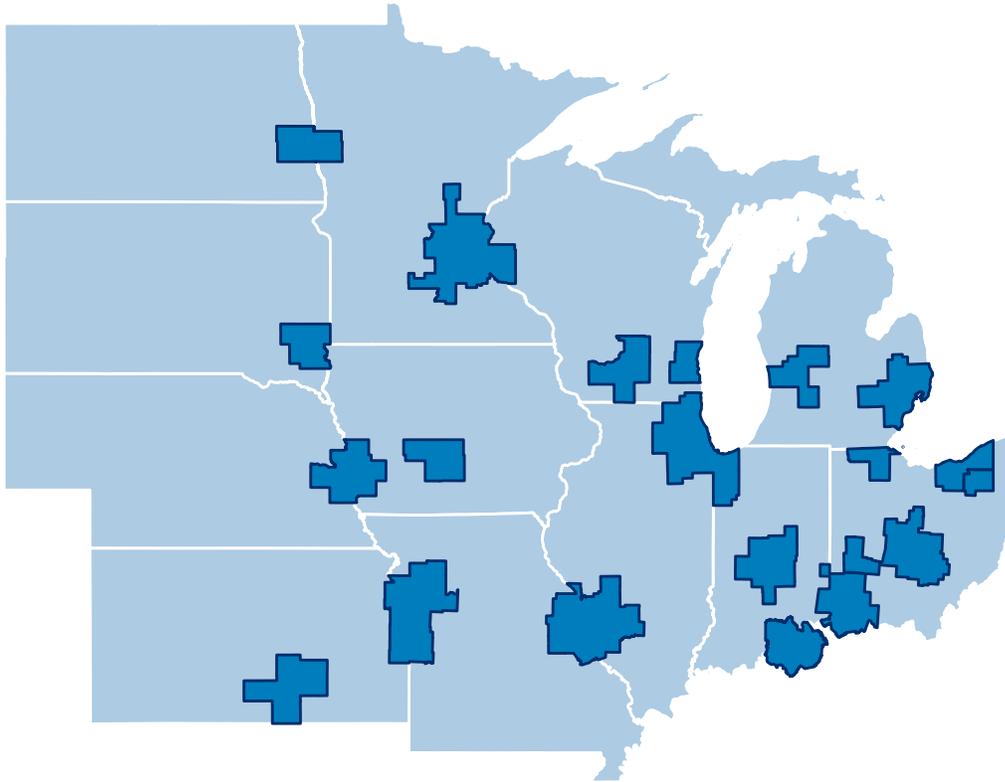


Small Business Profiles for



Major Metropolitan Areas of the Midwest 2023

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

The Office of Advocacy at the Small Business Administration was created by Congress in 1976 and provides an independent voice for small business within the federal government. Appointed by the President and confirmed by the Senate, the Chief Counsel for Advocacy directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Regional advocates and an office in Washington, DC, support the Chief Counsel's efforts.

The statutory mission of the Office of Advocacy includes examining the role of small business in the economy. Led by Director Patrick Delehanty, the Office of Economic Research accomplishes this objective by publishing small business research products and sponsoring and disseminating small business data and statistics. This report uses the latest government data to profile the small businesses in large Metropolitan Statistical Areas. It was prepared by Research Economist Daniel Wilmoth with editorial support by Senior Editor David Tokarz and Junior Editor Akira Loring.

The Office of Advocacy regularly releases other research products, ranging from short fact sheets that use new data to show emerging trends to lengthy reports that use sophisticated statistical techniques to explore complex issues. To receive notifications about new publications, along with updates about regulatory issues and news about the Office of Advocacy, subscribe at advocacy.sba.gov/subscribe.

July 2023

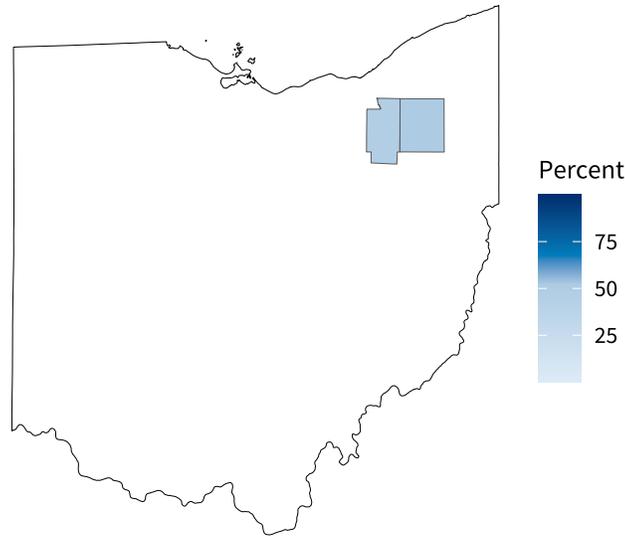
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Akron, Ohio

62,258 small businesses
98.5 percent of businesses

142,618 small business employees
48.0 percent of employees



Share of metropolitan area employees working at small businesses by county

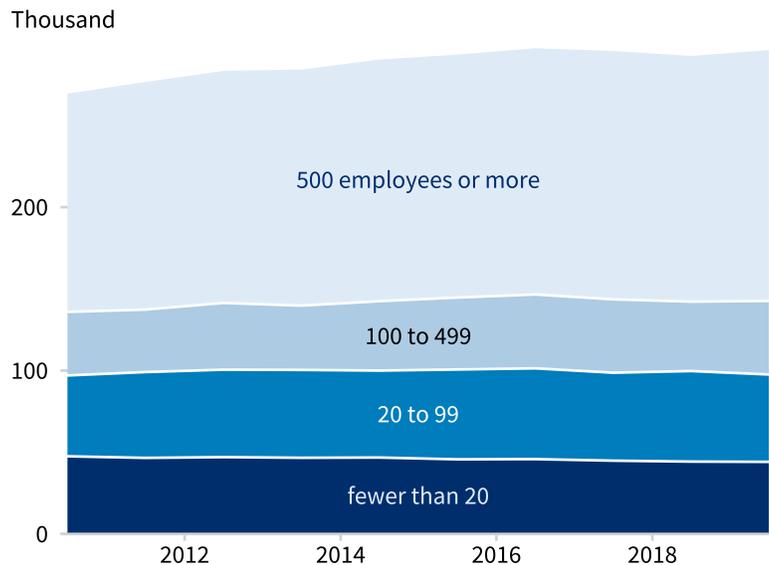
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.5 percent of metropolitan area businesses and 48.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 135,904 to 142,618 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 8,715 small businesses, including 8,556 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Manufacturing, which had 22,431 workers with a payroll of \$1.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

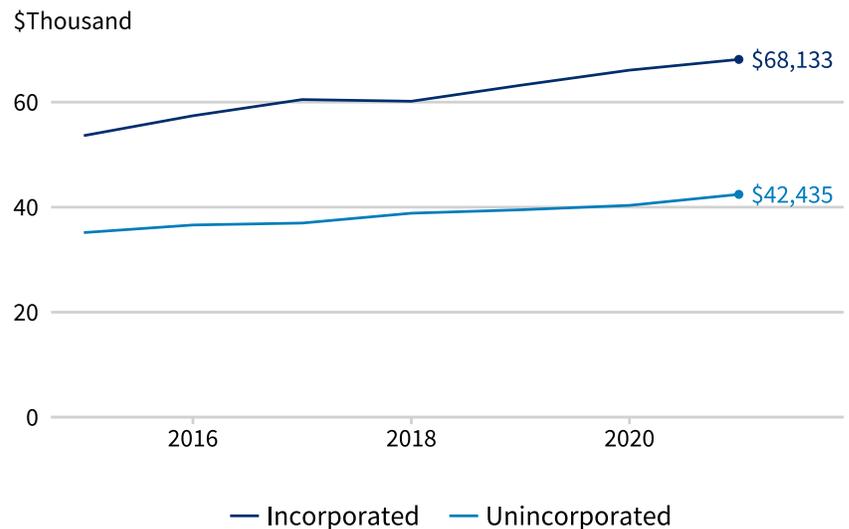


Self-employment

In 2021, 7.9 percent of private workers in the metropolitan area were self-employed, the same rate as in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$68,133 in 2021, up 18.7 percent since 2016. The median income of the unincorporated self-employed was \$42,435 in 2021, up 15.9 percent since 2016. The median income for all private workers was \$50,785 in 2021, up 20.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	7,153	1,403	159	8,715
Construction	5,533	1,120	134	6,787
Other Services (except Public Administration)	4,862	1,455	134	6,451
Real Estate and Rental and Leasing	5,301	459	47	5,807
Administrative, Support, and Waste Management	4,864	680	93	5,637
Retail Trade	4,201	893	156	5,250
Transportation and Warehousing	4,407	288	74	4,769
Health Care and Social Assistance	3,655	849	258	4,762
Arts, Entertainment, and Recreation	3,191	187	33	3,411
Educational Services	1,952	132	56	2,140
Finance and Insurance	1,446	451	52	1,949
Accommodation and Food Services	834	800	300	1,934
Wholesale Trade	868	631	237	1,736
Manufacturing	770	552	304	1,626
Information	665	109	31	805
Agriculture, Forestry, Fishing, and Hunting	257	13	1	271
Mining, Quarrying, and Oil and Gas Extraction	176	22	4	202
Management of Companies and Enterprises	*	22	31	53
Utilities	24	*	*	27
Industries not classified	*	14	0	14
Total	50,159	10,070	2,029	62,258

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

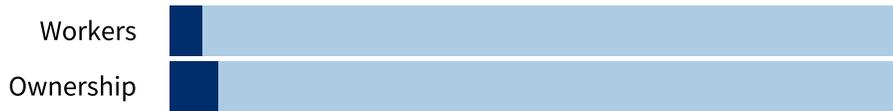
Business ownership share by demographic group

Women



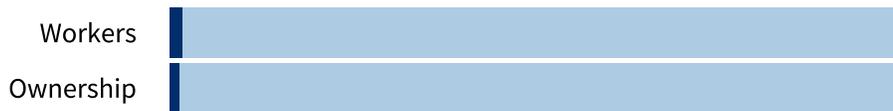
Women made up 48.0 percent of workers and owned 41.5 percent of businesses.

Veterans



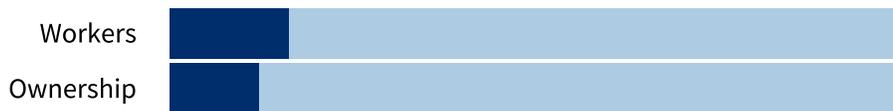
Veterans made up 4.4 percent of workers and owned 6.6 percent of businesses.

Hispanics



Hispanics made up 1.7 percent of workers and owned 1.4 percent of businesses.

Racial minorities



Racial minorities made up 16.2 percent of workers and owned 12.1 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	20,500	*	*
Male	27,000	7,805	34,805
Owned equally by both groups	1,100	993	2,093
Veteran	2,900	*	*
Not Veteran	45,500	10,069	55,569
Owned equally by both groups	200	142	342
Hispanic	600	*	*
Not Hispanic	48,000	10,733	58,733
Owned equally by both groups	30	*	*
American Indian and Alaska Native	50	*	*
Asian	1,500	*	*
Black or African American	5,200	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	42,000	10,247	52,247
Hispanic or Racial Minority	7,400	*	*
White and Not Hispanic	41,000	10,020	51,020
Owned equally by both groups	60	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

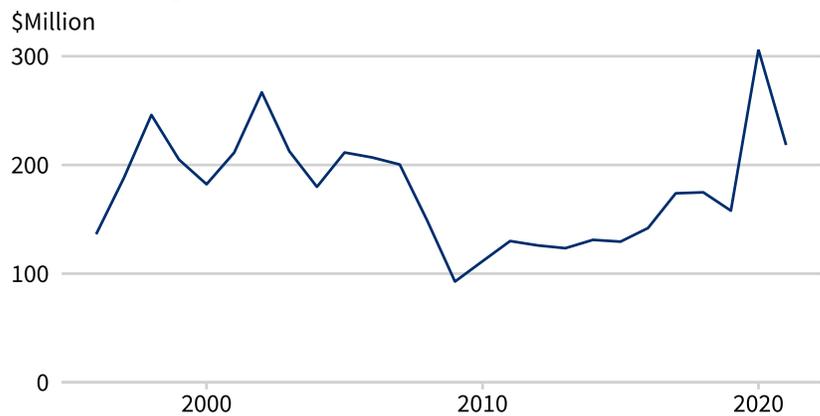
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$218.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$228.8 million. Total reported new lending to businesses through loans of \$1 million or less was \$742.6 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Manufacturing	22,431	58.0	856	90.0	1,165,739	54.4
Health Care and Social Assistance	20,440	39.3	1,107	91.6	808,287	31.6
Accommodation and Food Services	17,468	61.4	1,100	93.2	274,011	60.5
Wholesale Trade	12,179	62.5	868	87.9	778,498	58.8
Professional, Scientific, and Technical Services	12,005	79.6	1,562	95.9	756,387	74.5
Other Services (except Public Administration)	11,152	87.5	1,589	97.6	320,069	84.0
Retail Trade	10,731	27.7	1,049	82.7	415,166	37.1
Construction	10,281	81.2	1,254	99.1	684,014	76.4
Administrative, Support, and Waste Management	7,421	41.1	773	90.8	253,681	37.4
Transportation and Warehousing	4,088	33.6	362	86.6	180,096	31.8
Educational Services	3,580	71.5	188	95.9	138,785	77.3
Finance and Insurance	3,115	28.1	503	84.0	199,091	25.7
Arts, Entertainment, and Recreation	2,530	53.9	220	96.1	58,794	58.7
Real Estate and Rental and Leasing	2,344	74.3	506	93.5	103,323	74.6
Information	1,773	28.2	140	80.5	104,973	25.0
Management of Companies and Enterprises	789	5.1	53	49.1	57,436	4.3
Mining, Quarrying, and Oil and Gas Extraction	174	74.4	26	92.9	10,652	75.4
Agriculture, Forestry, Fishing, and Hunting	54	91.5	14	93.3	1,470	84.3
Industries not classified	32	100.0	14	100.0	233	100.0
Utilities	31	1.0	3	33.3	2,400	0.5
Total	142,618	48.0	12,099	92.8	6,313,105	43.4

Source: [Statistics of US Businesses, 2019](#) (Census)

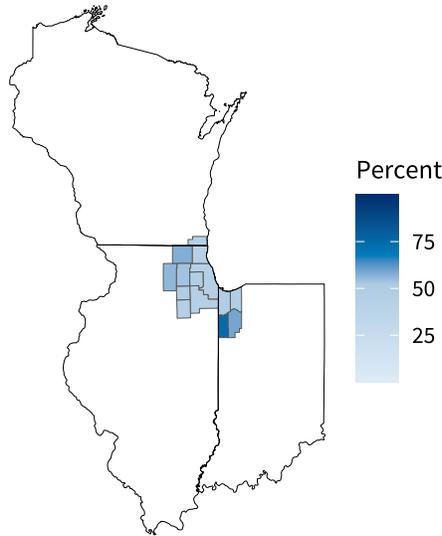
About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

Chicago-Naperville-Elgin

1.0 million small businesses
99.6 percent of businesses

1.9 million small business employees
45.5 percent of employees



Share of metropolitan area employees working at small businesses by county

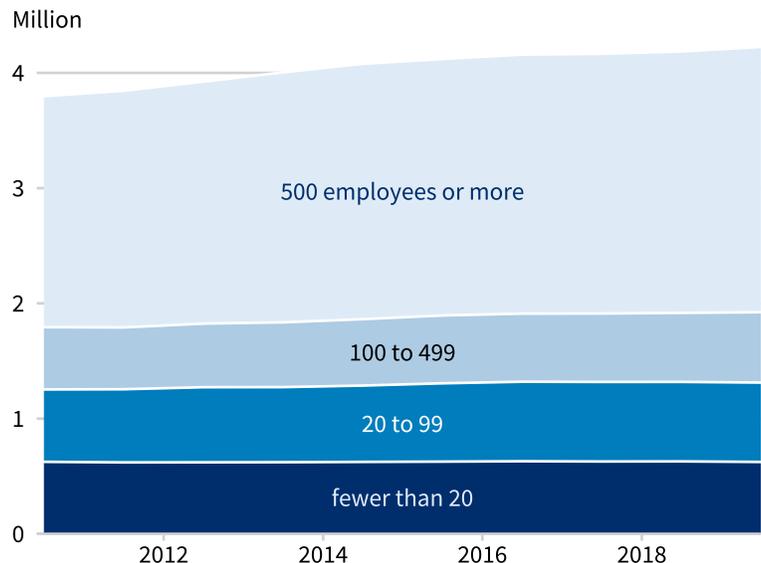
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.6 percent of metropolitan area businesses and 45.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 1.8 million to 1.9 million workers. The industry with the most small businesses in 2019 was Transportation and Warehousing, with 158,850 small businesses, including 157,909 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 259,075 workers with a payroll of \$11.7 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

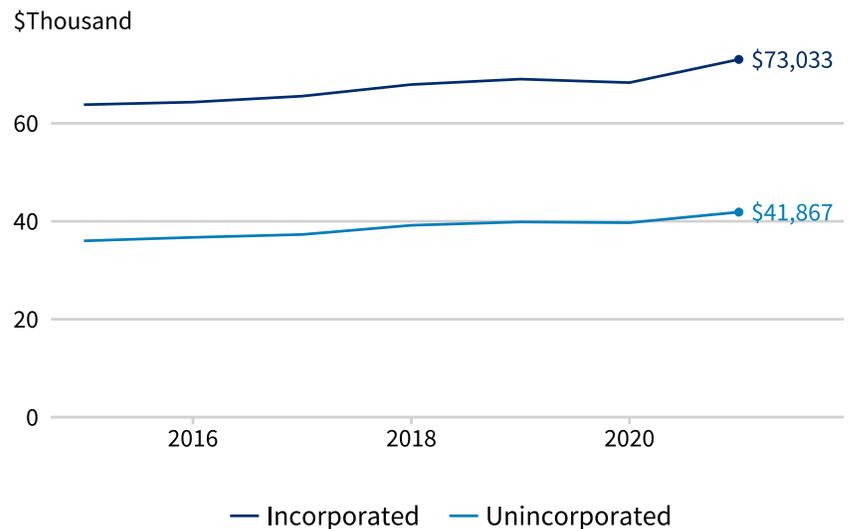


Self-employment

In 2021, 8.5 percent of private workers in the metropolitan area were self-employed, up from 8.1 percent in 2016. The percent self-employed included 4.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$73,033 in 2021, up 13.5 percent since 2016. The median income of the unincorporated self-employed was \$41,867 in 2021, up 14.0 percent since 2016. The median income for all private workers was \$57,935 in 2021, up 18.2 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

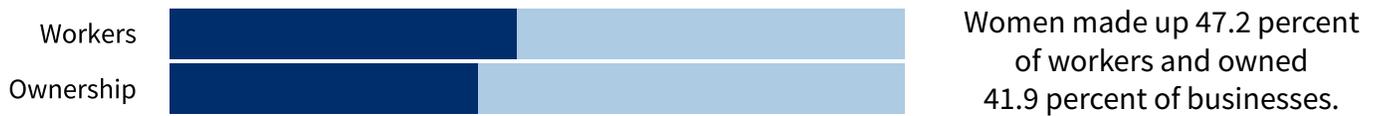
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Transportation and Warehousing	145,233	12,676	941	158,850
Professional, Scientific, and Technical Services	112,954	28,579	2,365	143,898
Other Services (except Public Administration)	80,294	19,600	1,702	101,596
Construction	72,212	20,902	1,472	94,586
Real Estate and Rental and Leasing	83,662	8,142	565	92,369
Health Care and Social Assistance	65,295	18,447	2,615	86,357
Administrative, Support, and Waste Management	67,771	10,081	1,406	79,258
Retail Trade	47,921	14,560	1,594	64,075
Arts, Entertainment, and Recreation	45,503	2,966	509	48,978
Educational Services	29,294	2,659	768	32,721
Finance and Insurance	23,076	7,857	873	31,806
Accommodation and Food Services	13,452	12,544	3,834	29,830
Wholesale Trade	10,348	9,000	2,106	21,454
Manufacturing	7,611	6,040	2,552	16,203
Information	9,867	2,040	421	12,328
Agriculture, Forestry, Fishing, and Hunting	1,329	110	5	1,444
Management of Companies and Enterprises	*	134	409	543
Utilities	199	67	15	281
Industries not classified	*	154	0	154
Mining, Quarrying, and Oil and Gas Extraction	89	37	12	138
Total	816,110	176,475	23,346	1,015,931

* Not reported by the Census Bureau

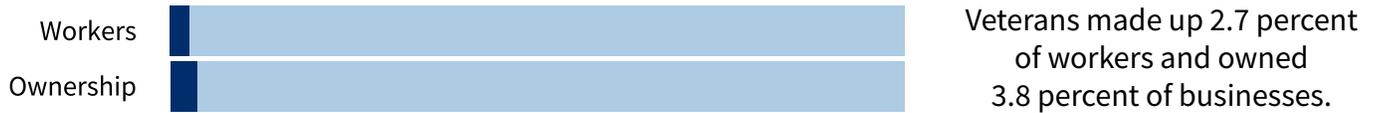
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

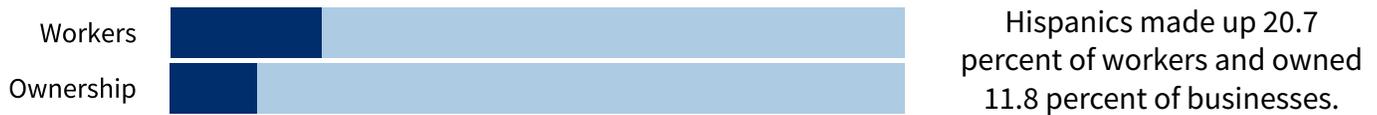
Women



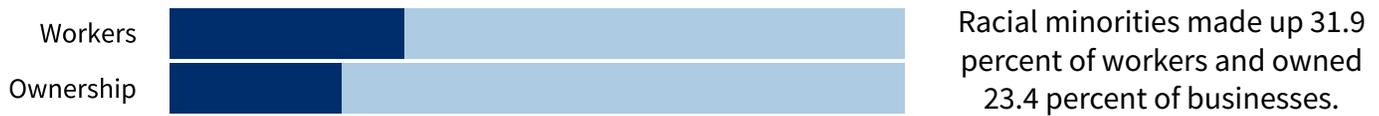
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	331,000	38,646	369,646
Male	440,000	125,891	565,891
Owned equally by both groups	16,000	22,520	38,520
Veteran	23,500	8,173	31,673
Not Veteran	762,000	175,438	937,438
Owned equally by both groups	1,800	3,445	5,245
Hispanic	101,000	12,134	113,134
Not Hispanic	685,000	173,737	858,737
Owned equally by both groups	1,100	1,185	2,285
American Indian and Alaska Native	1,600	428	2,028
Asian	73,000	20,510	93,510
Black or African American	127,000	3,880	130,880
Native Hawaiian and Other Pacific Islander	450	62	512
White	584,000	162,196	746,196
Hispanic or Racial Minority	289,000	36,696	325,696
White and Not Hispanic	496,000	148,200	644,200
Owned equally by both groups	2,100	2,159	4,259

Counts include only businesses classifiable by owner demographic group

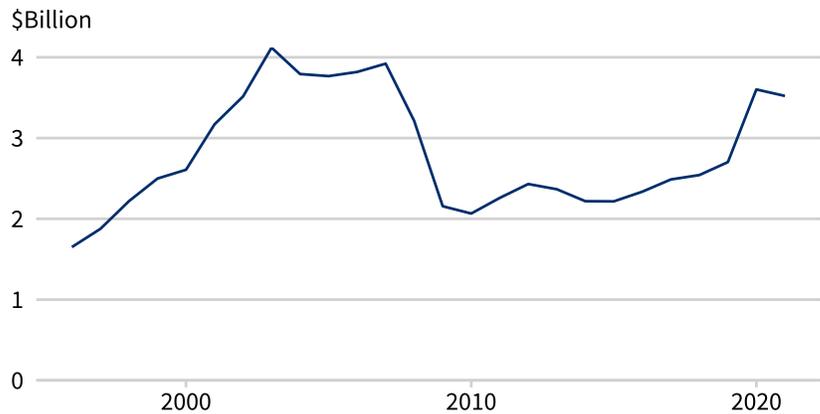
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$3.5 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$4.4 billion. Total reported new lending to businesses through loans of \$1 million or less was \$13.5 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	259,075	42.3	21,062	98.4	11,747,403	37.4
Accommodation and Food Services	254,513	59.8	16,378	98.3	5,501,795	56.7
Manufacturing	194,502	50.3	8,592	93.8	11,253,751	43.1
Professional, Scientific, and Technical Services	191,020	54.2	30,944	98.1	16,663,634	46.7
Other Services (except Public Administration)	158,630	83.7	21,302	99.1	6,240,268	76.7
Retail Trade	138,789	31.6	16,154	97.0	5,312,572	39.8
Construction	137,575	77.0	22,374	99.4	10,712,483	73.5
Wholesale Trade	133,818	51.1	11,106	93.7	9,731,484	42.7
Administrative, Support, and Waste Management	119,093	42.4	11,487	96.3	5,984,679	47.0
Finance and Insurance	69,907	26.3	8,730	94.9	8,151,727	26.1
Transportation and Warehousing	67,964	29.0	13,617	97.2	3,393,484	26.8
Educational Services	59,018	38.3	3,427	97.3	2,171,850	30.4
Real Estate and Rental and Leasing	46,587	65.1	8,707	98.0	3,203,598	62.8
Arts, Entertainment, and Recreation	43,691	56.9	3,475	97.6	1,866,267	61.0
Information	33,098	29.7	2,461	90.6	2,827,646	25.7
Management of Companies and Enterprises	14,062	8.7	543	49.3	1,294,261	6.3
Mining, Quarrying, and Oil and Gas Extraction	928	55.3	49	81.7	68,117	47.9
Utilities	637	3.3	82	76.6	59,361	2.5
Agriculture, Forestry, Fishing, and Hunting	519	91.7	115	96.6	21,696	89.9
Industries not classified	178	100.0	154	100.0	6,204	100.0
Total	1,923,604	45.5	199,821	97.9	106,212,280	39.7

Source: [Statistics of US Businesses](#), 2019 (Census)

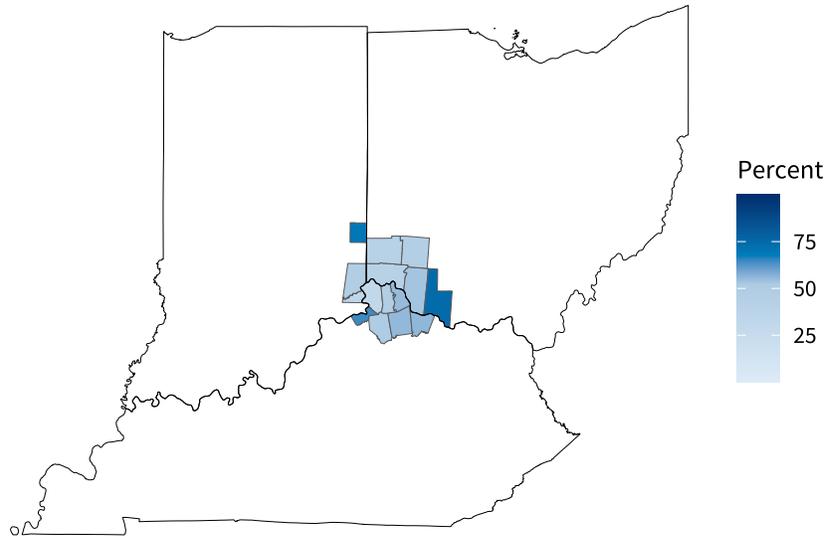
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Cincinnati

186,368 small businesses
98.9 percent of businesses

416,865 small business employees
42.7 percent of employees



Share of metropolitan area employees working at small businesses by county

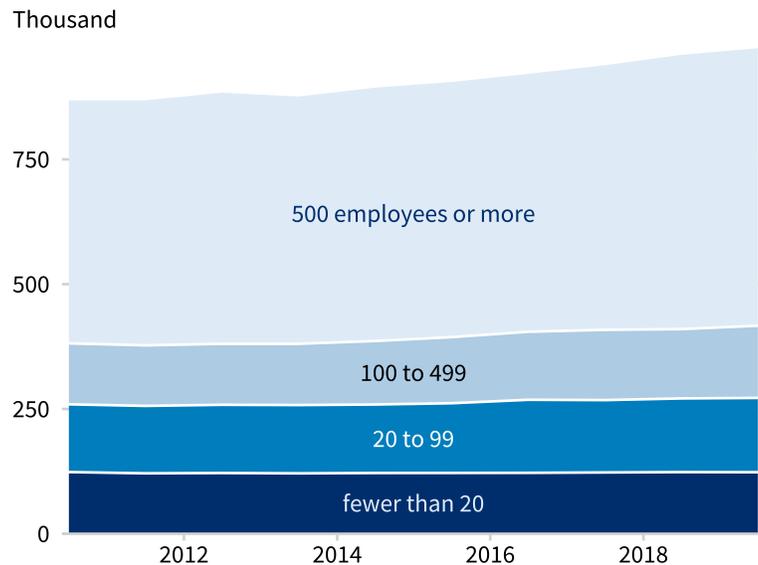
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 42.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 381,564 to 416,865 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 26,762 small businesses, including 26,287 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 61,589 workers with a payroll of \$2.6 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

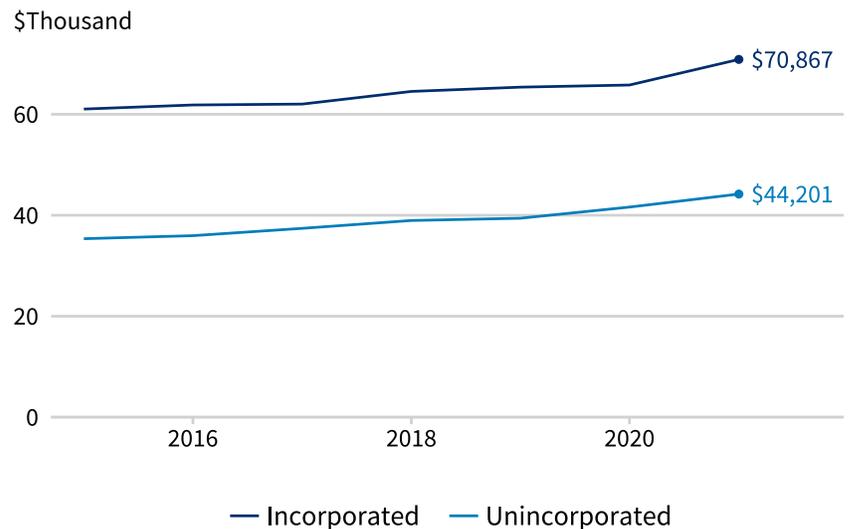


Self-employment

In 2021, 7.3 percent of private workers in the metropolitan area were self-employed, up slightly from 7.2 percent in 2016. The percent self-employed included 2.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$70,867 in 2021, up 14.6 percent since 2016. The median income of the unincorporated self-employed was \$44,201 in 2021, up 22.9 percent since 2016. The median income for all private workers was \$53,886 in 2021, up 17.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	22,491	3,796	475	26,762
Construction	16,976	3,292	426	20,694
Real Estate and Rental and Leasing	17,351	1,376	157	18,884
Other Services (except Public Administration)	14,169	3,568	424	18,161
Transportation and Warehousing	16,035	783	200	17,018
Administrative, Support, and Waste Management	14,596	1,680	283	16,559
Retail Trade	12,222	2,890	383	15,495
Health Care and Social Assistance	10,927	2,625	678	14,230
Arts, Entertainment, and Recreation	9,607	514	154	10,275
Educational Services	6,022	393	164	6,579
Finance and Insurance	4,139	1,301	154	5,594
Accommodation and Food Services	2,479	2,163	880	5,522
Wholesale Trade	2,013	1,485	518	4,016
Manufacturing	1,898	1,171	558	3,627
Information	1,906	279	78	2,263
Agriculture, Forestry, Fishing, and Hunting	649	28	2	679
Management of Companies and Enterprises	*	23	120	143
Utilities	44	18	10	72
Mining, Quarrying, and Oil and Gas Extraction	23	13	8	44
Industries not classified	*	37	0	37
Total	153,547	27,401	5,420	186,368

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

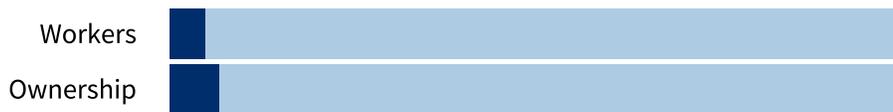
Business ownership share by demographic group

Women



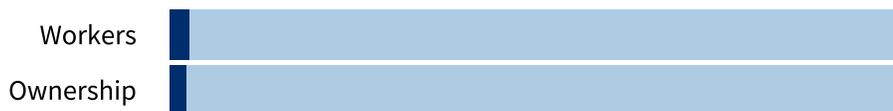
Women made up 47.9 percent of workers and owned 41.4 percent of businesses.

Veterans



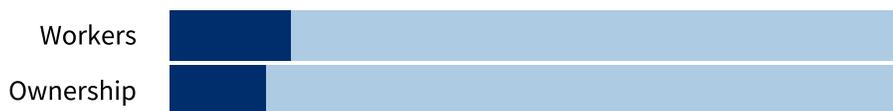
Veterans made up 4.8 percent of workers and owned 6.7 percent of businesses.

Hispanics



Hispanics made up 2.7 percent of workers and owned 2.2 percent of businesses.

Racial minorities



Racial minorities made up 16.5 percent of workers and owned 13.0 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	61,000	5,446	66,446
Male	82,500	21,393	103,893
Owned equally by both groups	3,600	3,408	7,008
Veteran	8,700	1,837	10,537
Not Veteran	137,000	27,797	164,797
Owned equally by both groups	700	610	1,310
Hispanic	3,500	336	3,836
Not Hispanic	143,000	29,874	172,874
Owned equally by both groups	100	*	*
American Indian and Alaska Native	150	*	*
Asian	5,000	1,542	6,542
Black or African American	15,500	451	15,951
Native Hawaiian and Other Pacific Islander	70	*	*
White	126,000	28,119	154,119
Hispanic or Racial Minority	23,500	2,344	25,844
White and Not Hispanic	123,000	27,752	150,752
Owned equally by both groups	250	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

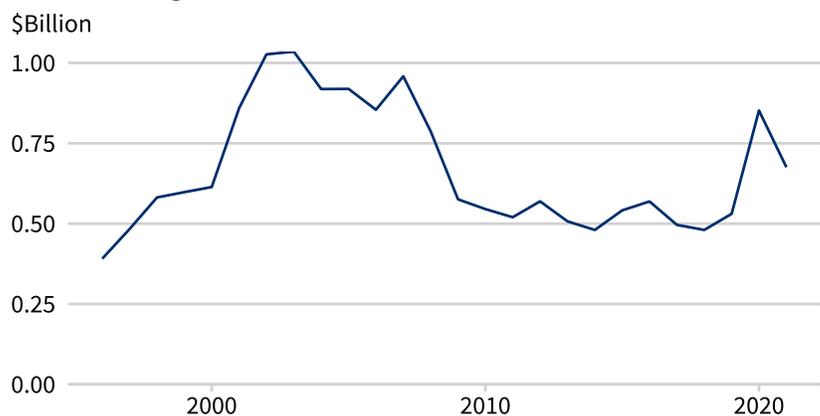
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$675.6 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$681.2 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.3 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	61,589	41.6	3,303	95.2	2,596,626	33.4
Accommodation and Food Services	56,488	54.0	3,043	94.8	952,345	52.8
Manufacturing	45,503	40.5	1,729	87.8	2,620,634	35.1
Professional, Scientific, and Technical Services	37,419	59.4	4,271	95.5	2,757,109	53.2
Construction	36,485	84.0	3,718	98.4	2,168,378	79.1
Other Services (except Public Administration)	32,521	78.9	3,992	97.7	983,498	75.1
Retail Trade	31,187	29.0	3,273	90.2	1,054,769	33.9
Wholesale Trade	28,451	47.7	2,003	85.6	1,954,838	44.2
Administrative, Support, and Waste Management	23,880	36.6	1,963	91.2	1,022,779	41.3
Arts, Entertainment, and Recreation	12,278	55.9	668	96.3	514,372	58.4
Transportation and Warehousing	11,530	23.1	983	83.9	555,560	21.4
Finance and Insurance	10,677	17.5	1,455	88.0	786,821	14.1
Educational Services	10,653	59.3	557	96.0	356,397	57.8
Real Estate and Rental and Leasing	8,681	69.1	1,533	94.2	470,734	65.0
Information	5,110	22.0	357	79.0	344,708	17.9
Management of Companies and Enterprises	3,401	8.5	143	46.4	216,859	4.4
Agriculture, Forestry, Fishing, and Hunting	345	100.0	30	100.0	13,350	100.0
Mining, Quarrying, and Oil and Gas Extraction	329	73.9	21	87.5	22,430	77.6
Utilities	304	10.3	28	77.8	23,767	8.5
Industries not classified	34	100.0	37	100.0	885	100.0
Total	416,865	42.7	32,821	94.1	19,416,859	36.0

Source: [Statistics of US Businesses](#), 2019 (Census)

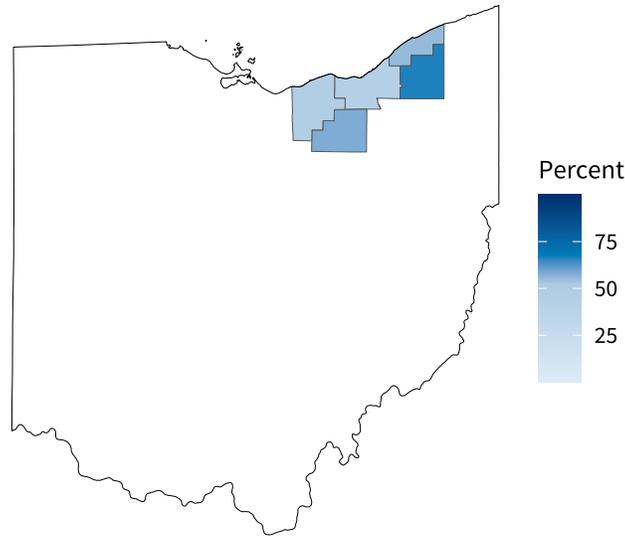
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Cleveland-Elyria

197,690 small businesses
99.1 percent of businesses

432,653 small business employees
46.7 percent of employees



Share of metropolitan area employees working at small businesses by county

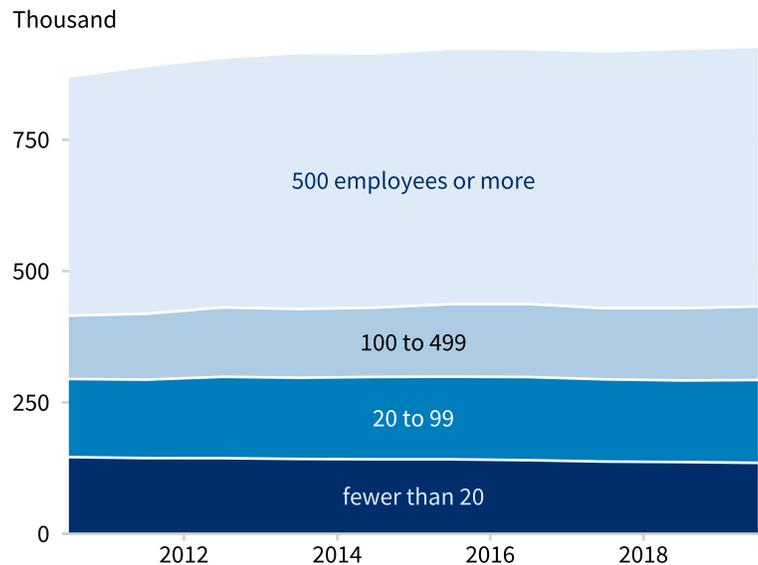
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.1 percent of metropolitan area businesses and 46.7 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 415,245 to 432,653 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 27,834 small businesses, including 27,374 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 64,915 workers with a payroll of \$2.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

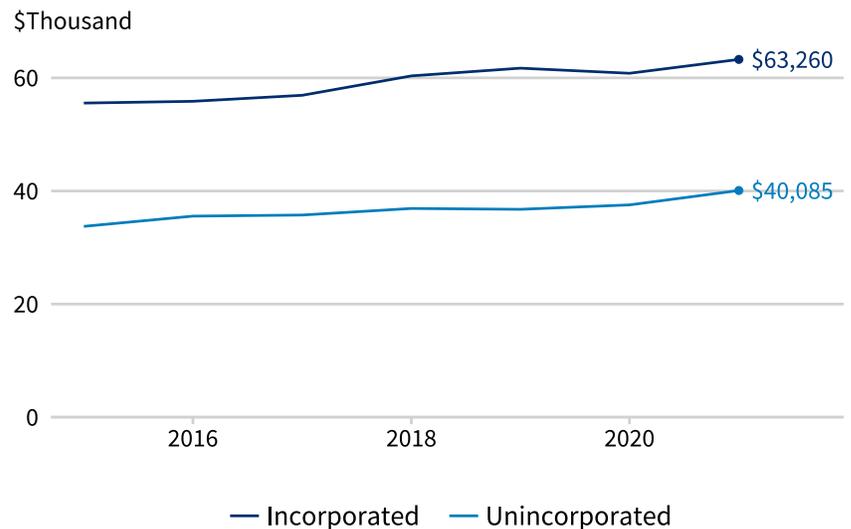


Self-employment

In 2021, 8.0 percent of private workers in the metropolitan area were self-employed, up from 7.6 percent in 2016. The percent self-employed included 3.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$63,260 in 2021, up 13.3 percent since 2016. The median income of the unincorporated self-employed was \$40,085 in 2021, up 12.7 percent since 2016. The median income for all private workers was \$51,753 in 2021, up 17.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

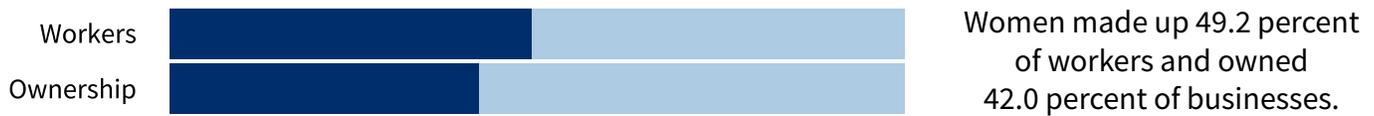
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	22,895	4,479	460	27,834
Construction	16,870	3,428	356	20,654
Real Estate and Rental and Leasing	18,075	1,548	132	19,755
Other Services (except Public Administration)	15,284	4,041	385	19,710
Administrative, Support, and Waste Management	15,550	2,165	350	18,065
Transportation and Warehousing	15,851	919	172	16,942
Health Care and Social Assistance	12,894	3,061	666	16,621
Retail Trade	11,288	3,222	349	14,859
Arts, Entertainment, and Recreation	9,778	574	109	10,461
Finance and Insurance	4,963	1,517	171	6,651
Educational Services	6,026	405	208	6,639
Accommodation and Food Services	2,919	2,533	822	6,274
Wholesale Trade	2,429	1,984	545	4,958
Manufacturing	2,372	1,732	848	4,952
Information	1,977	310	71	2,358
Agriculture, Forestry, Fishing, and Hunting	706	32	2	740
Mining, Quarrying, and Oil and Gas Extraction	195	15	0	210
Management of Companies and Enterprises	*	46	117	163
Utilities	43	10	6	59
Industries not classified	*	45	0	45
Total	160,115	32,027	5,548	197,690

* Not reported by the Census Bureau

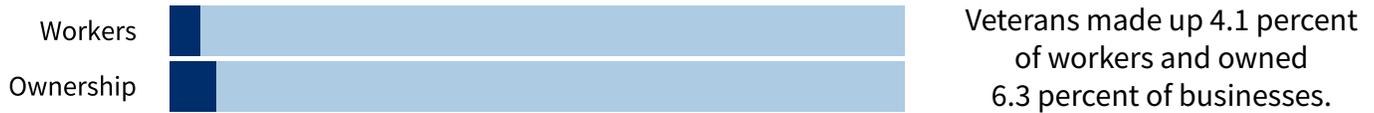
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

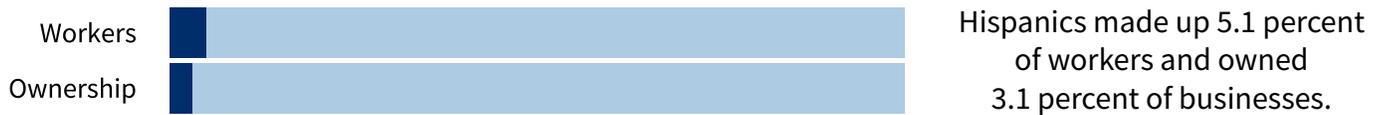
Women



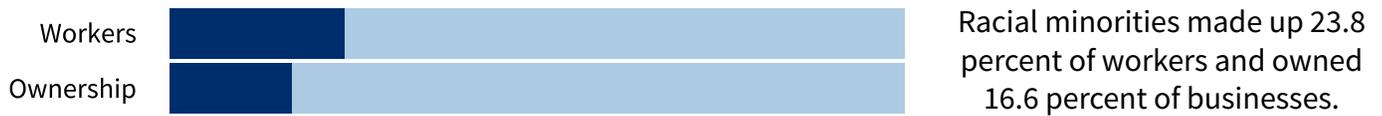
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	64,500	7,442	71,942
Male	85,500	23,876	109,376
Owned equally by both groups	3,600	3,666	7,266
Veteran	8,200	2,307	10,507
Not Veteran	145,000	31,855	176,855
Owned equally by both groups	550	*	*
Hispanic	5,400	*	*
Not Hispanic	148,000	34,555	182,555
Owned equally by both groups	100	*	*
American Indian and Alaska Native	200	*	*
Asian	4,200	2,131	6,331
Black or African American	23,000	*	*
Native Hawaiian and Other Pacific Islander	60	*	*
White	126,000	31,680	157,680
Hispanic or Racial Minority	32,000	3,385	35,385
White and Not Hispanic	121,000	31,289	152,289
Owned equally by both groups	250	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

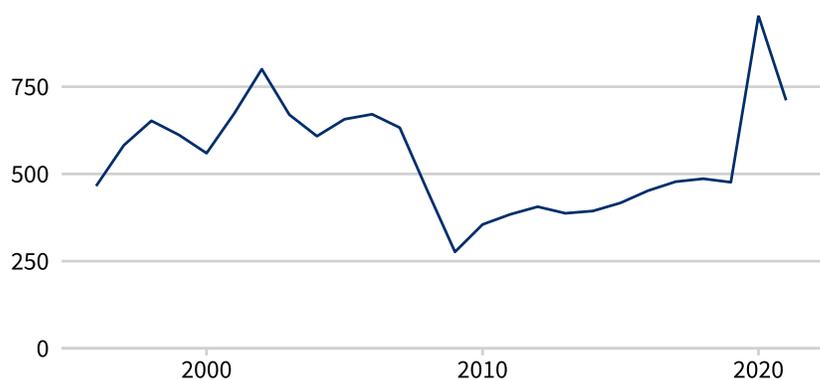
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$711.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$774.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.5 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	64,915	35.2	3,727	96.1	2,215,830	21.6
Manufacturing	62,094	51.8	2,580	93.1	3,386,511	45.0
Accommodation and Food Services	50,833	60.3	3,355	96.0	875,879	58.4
Professional, Scientific, and Technical Services	34,242	63.5	4,939	96.0	2,520,535	60.3
Other Services (except Public Administration)	32,478	85.9	4,426	98.4	973,918	83.3
Administrative, Support, and Waste Management	31,542	55.3	2,515	94.9	1,189,015	49.6
Wholesale Trade	30,855	59.8	2,529	90.4	1,954,176	53.0
Retail Trade	30,302	31.1	3,571	91.3	1,049,667	38.1
Construction	29,627	83.9	3,784	98.7	1,908,136	80.6
Educational Services	15,267	48.8	613	97.1	490,074	46.6
Finance and Insurance	11,326	22.3	1,688	89.5	912,146	18.9
Real Estate and Rental and Leasing	10,566	66.3	1,680	95.6	554,821	64.0
Transportation and Warehousing	10,249	40.3	1,091	89.1	467,842	36.9
Arts, Entertainment, and Recreation	9,447	53.4	683	96.3	567,822	48.9
Information	4,918	17.8	381	82.1	305,882	22.4
Management of Companies and Enterprises	3,423	10.6	163	51.7	330,801	9.4
Utilities	312	9.9	16	61.5	15,789	4.7
Agriculture, Forestry, Fishing, and Hunting	167	100.0	34	100.0	5,277	100.0
Mining, Quarrying, and Oil and Gas Extraction	58	10.6	15	71.4	4,352	8.3
Industries not classified	32	100.0	45	100.0	1,418	100.0
Total	432,653	46.7	37,575	95.3	19,729,891	39.2

Source: [Statistics of US Businesses, 2019](#) (Census)

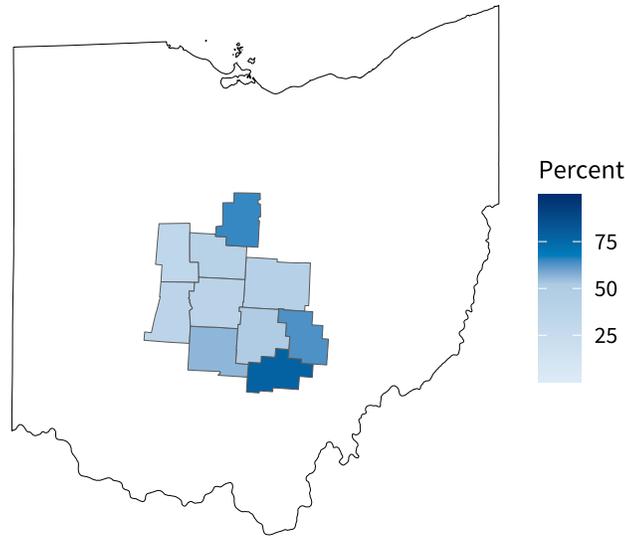
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Columbus, Ohio

197,694 small businesses
99.0 percent of businesses

367,604 small business employees
40.2 percent of employees



Share of metropolitan area employees working at small businesses by county

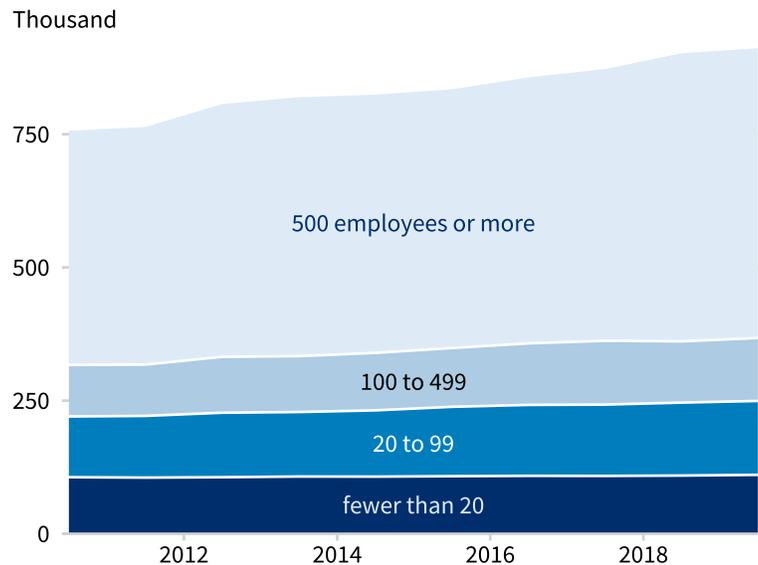
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.0 percent of metropolitan area businesses and 40.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 316,926 to 367,604 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 27,671 small businesses, including 27,163 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 70,425 workers with a payroll of \$2.7 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

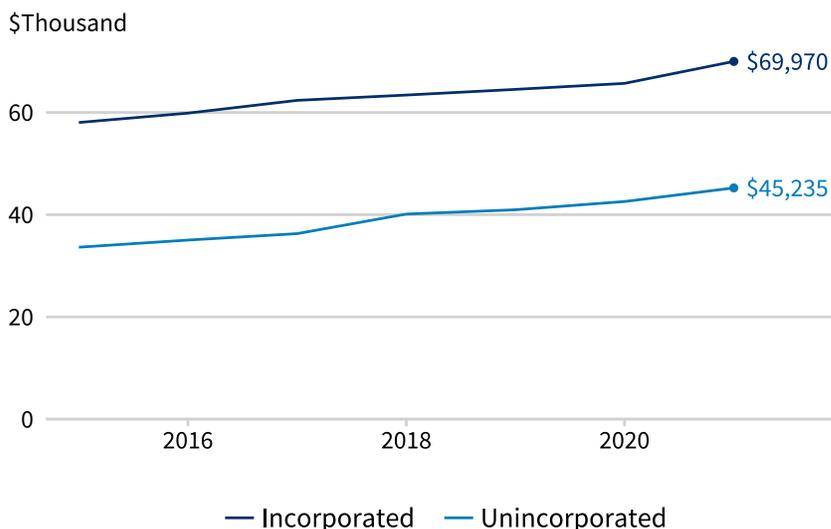


Self-employment

In 2021, 7.8 percent of private workers in the metropolitan area were self-employed, up from 7.3 percent in 2016. The percent self-employed included 3.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,970 in 2021, up 16.9 percent since 2016. The median income of the unincorporated self-employed was \$45,235 in 2021, up 29.1 percent since 2016. The median income for all private workers was \$52,990 in 2021, up 21.4 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	23,099	4,064	508	27,671
Transportation and Warehousing	21,531	735	172	22,438
Construction	16,681	2,766	371	19,818
Other Services (except Public Administration)	15,768	3,186	382	19,336
Real Estate and Rental and Leasing	17,393	1,430	144	18,967
Health Care and Social Assistance	14,867	2,857	886	18,610
Administrative, Support, and Waste Management	14,923	1,570	291	16,784
Retail Trade	12,480	2,492	365	15,337
Arts, Entertainment, and Recreation	9,715	503	127	10,345
Educational Services	6,232	391	138	6,761
Accommodation and Food Services	3,011	2,147	804	5,962
Finance and Insurance	4,152	1,214	172	5,538
Wholesale Trade	1,951	1,079	417	3,447
Manufacturing	1,781	818	337	2,936
Information	2,131	287	70	2,488
Agriculture, Forestry, Fishing, and Hunting	850	41	1	892
Mining, Quarrying, and Oil and Gas Extraction	317	50	5	372
Management of Companies and Enterprises	*	17	103	120
Utilities	57	21	16	94
Industries not classified	*	35	0	35
Total	166,939	25,675	5,080	197,694

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

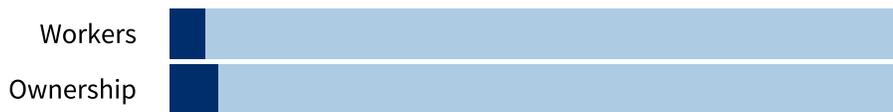
Business ownership share by demographic group

Women



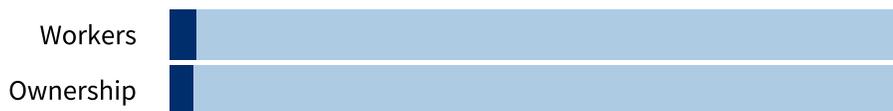
Women made up 47.8 percent of workers and owned 41.8 percent of businesses.

Veterans



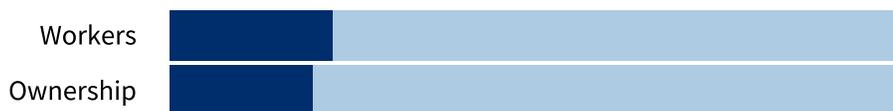
Veterans made up 4.9 percent of workers and owned 6.6 percent of businesses.

Hispanics



Hispanics made up 3.7 percent of workers and owned 3.2 percent of businesses.

Racial minorities



Racial minorities made up 22.1 percent of workers and owned 19.4 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	65,000	6,227	71,227
Male	90,000	17,450	107,450
Owned equally by both groups	3,200	2,891	6,091
Veteran	9,200	1,769	10,969
Not Veteran	148,000	24,163	172,163
Owned equally by both groups	650	*	*
Hispanic	5,500	*	*
Not Hispanic	152,000	26,225	178,225
Owned equally by both groups	100	*	*
American Indian and Alaska Native	250	*	*
Asian	6,600	1,614	8,214
Black or African American	26,500	*	*
Native Hawaiian and Other Pacific Islander	150	*	*
White	125,000	23,814	148,814
Hispanic or Racial Minority	38,000	3,048	41,048
White and Not Hispanic	120,000	23,367	143,367
Owned equally by both groups	300	155	455

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

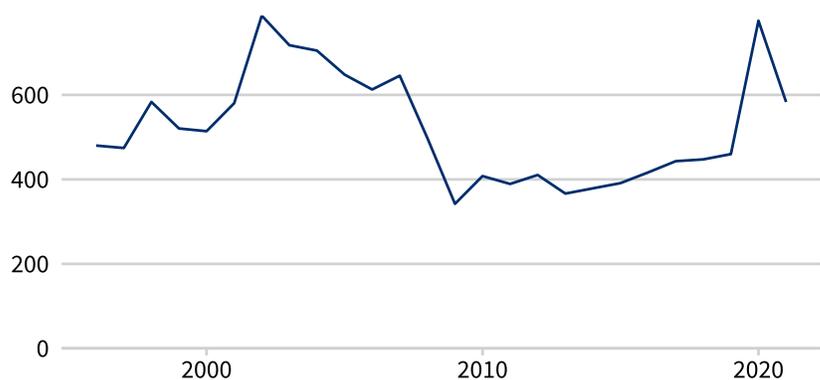
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$583.1 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$666.2 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.1 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	70,425	42.3	3,743	95.6	2,666,093	35.1
Accommodation and Food Services	49,320	52.1	2,951	94.4	890,143	51.9
Professional, Scientific, and Technical Services	35,630	58.4	4,572	95.8	2,439,134	53.8
Other Services (except Public Administration)	30,847	82.2	3,568	97.6	1,002,338	75.8
Construction	29,314	77.0	3,137	98.2	1,869,321	71.2
Retail Trade	26,787	26.7	2,857	88.9	945,086	31.0
Manufacturing	26,085	36.8	1,155	87.8	1,318,725	32.6
Administrative, Support, and Waste Management	22,022	36.5	1,861	90.1	923,987	39.6
Wholesale Trade	19,121	46.7	1,496	84.0	1,221,025	43.6
Finance and Insurance	10,367	13.6	1,386	87.1	904,479	13.4
Educational Services	10,226	52.5	529	95.3	314,637	51.4
Transportation and Warehousing	9,655	17.0	907	83.1	445,291	13.6
Arts, Entertainment, and Recreation	9,494	61.1	630	95.9	329,570	73.2
Real Estate and Rental and Leasing	9,243	60.9	1,574	94.5	470,791	58.7
Information	4,439	24.2	357	81.7	369,958	25.2
Management of Companies and Enterprises	2,915	8.4	120	43.5	227,112	6.9
Utilities	985	14.2	37	72.5	84,265	9.5
Mining, Quarrying, and Oil and Gas Extraction	563	55.3	55	93.2	34,889	57.8
Agriculture, Forestry, Fishing, and Hunting	136	88.9	42	97.7	3,581	86.9
Industries not classified	30	100.0	35	100.0	1,029	100.0
Total	367,604	40.2	30,755	93.9	16,461,454	34.6

Source: [Statistics of US Businesses, 2019](#) (Census)

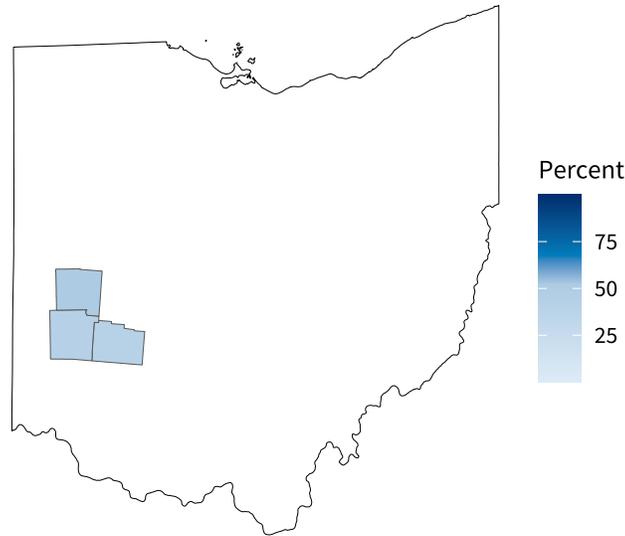
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Dayton-Kettering

63,303 small businesses
98.3 percent of businesses

142,097 small business employees
43.4 percent of employees



Share of metropolitan area employees working at small businesses by county

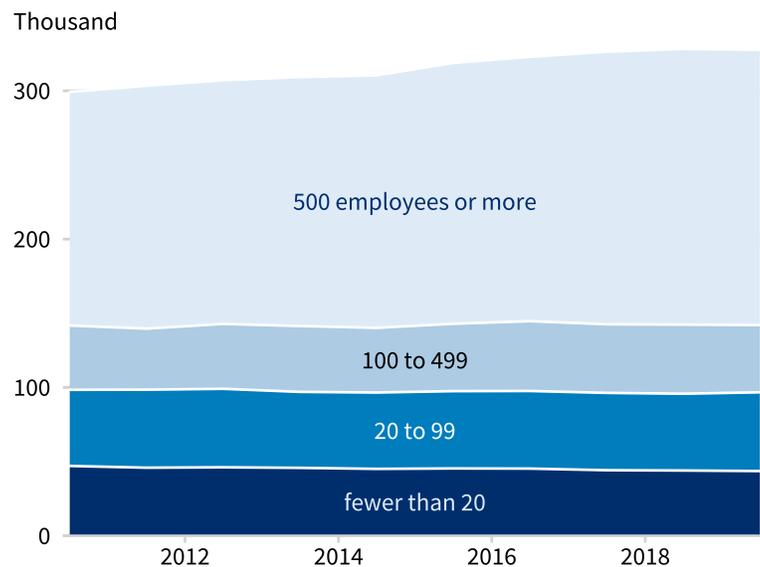
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.3 percent of metropolitan area businesses and 43.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 141,779 to 142,097 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 7,638 small businesses, including 7,434 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 23,512 workers with a payroll of \$1.0 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

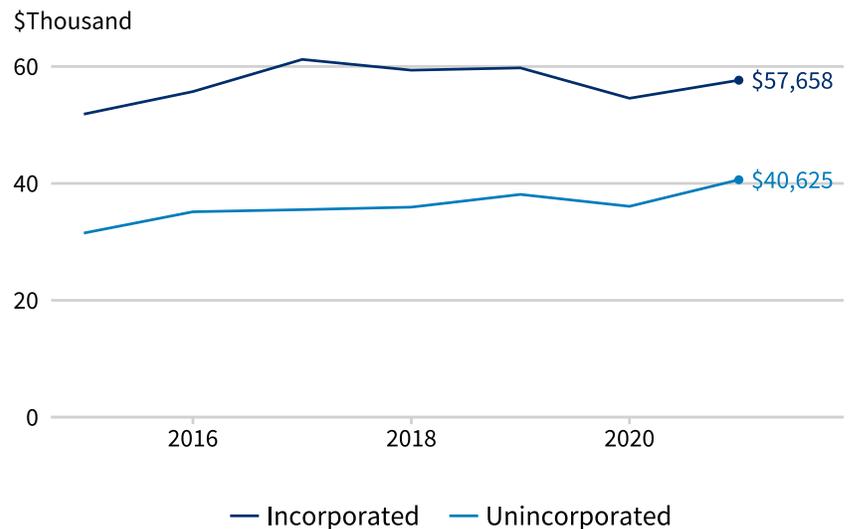


Self-employment

In 2021, 7.1 percent of private workers in the metropolitan area were self-employed, down from 7.2 percent in 2016. The percent self-employed included 2.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$57,658 in 2021, up 3.5 percent since 2016. The median income of the unincorporated self-employed was \$40,625 in 2021, up 15.6 percent since 2016. The median income for all private workers was \$47,420 in 2021, up 16.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

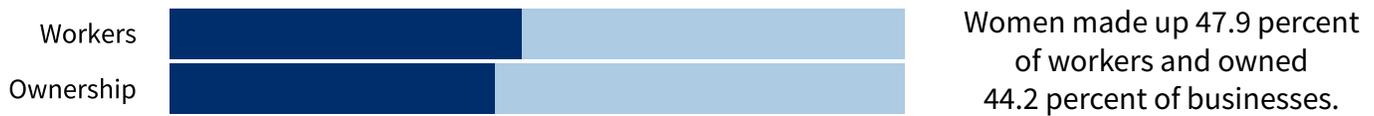
Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	6,239	1,195	204	7,638
Other Services (except Public Administration)	5,742	1,433	143	7,318
Construction	5,494	976	125	6,595
Transportation and Warehousing	5,725	229	54	6,008
Retail Trade	4,559	1,105	180	5,844
Real Estate and Rental and Leasing	5,323	435	62	5,820
Health Care and Social Assistance	4,488	958	309	5,755
Administrative, Support, and Waste Management	4,770	583	109	5,462
Arts, Entertainment, and Recreation	3,019	160	39	3,218
Educational Services	2,041	126	66	2,233
Accommodation and Food Services	950	695	292	1,937
Finance and Insurance	1,303	436	59	1,798
Manufacturing	773	524	266	1,563
Wholesale Trade	656	406	143	1,205
Information	574	91	21	686
Agriculture, Forestry, Fishing, and Hunting	222	3	1	226
Management of Companies and Enterprises	*	7	30	37
Utilities	19	*	*	22
Industries not classified	*	15	0	15
Mining, Quarrying, and Oil and Gas Extraction	*	7	0	7
Total	51,899	9,365	2,039	63,303

* Not reported by the Census Bureau

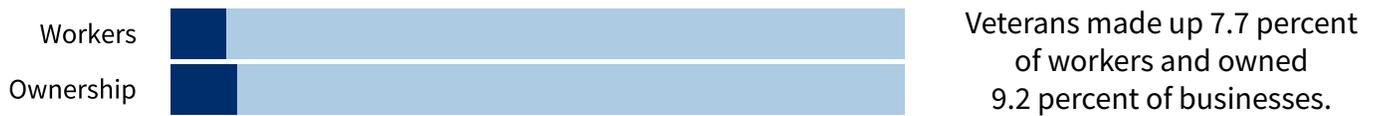
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

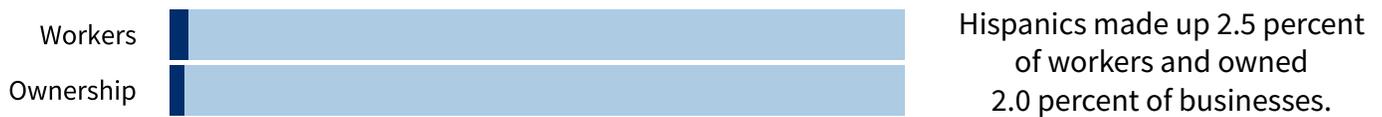
Women



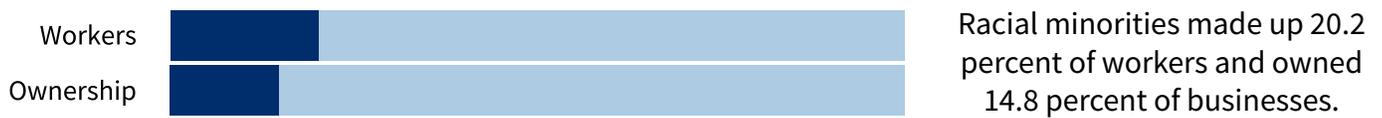
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	22,000	2,234	24,234
Male	27,000	6,851	33,851
Owned equally by both groups	1,200	1,393	2,593
Veteran	4,200	*	*
Not Veteran	45,500	9,365	54,865
Owned equally by both groups	250	*	*
Hispanic	1,100	*	*
Not Hispanic	49,000	10,393	59,393
Owned equally by both groups	20	*	*
American Indian and Alaska Native	80	*	*
Asian	1,600	*	*
Black or African American	6,100	*	*
Native Hawaiian and Other Pacific Islander	30	*	*
White	42,000	9,502	51,502
Hispanic or Racial Minority	8,800	1,008	9,808
White and Not Hispanic	41,000	9,355	50,355
Owned equally by both groups	80	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

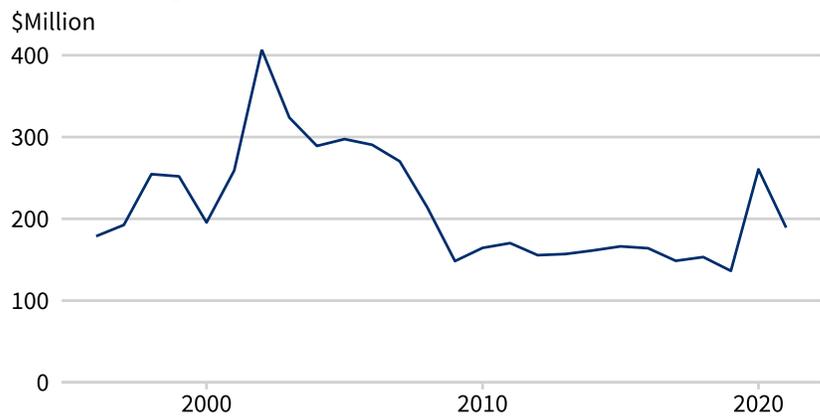
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$189.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$202.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$694.9 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	23,512	35.8	1,267	91.8	1,046,154	29.8
Manufacturing	20,450	44.2	790	89.3	1,070,164	37.9
Accommodation and Food Services	18,671	52.4	987	90.1	309,534	53.4
Professional, Scientific, and Technical Services	14,298	54.0	1,399	92.8	1,022,129	46.7
Retail Trade	11,935	29.6	1,285	84.9	372,195	35.4
Other Services (except Public Administration)	11,735	83.9	1,576	97.3	323,881	75.7
Construction	9,961	82.3	1,101	98.0	577,997	81.0
Administrative, Support, and Waste Management	8,206	51.0	692	88.9	320,708	53.7
Wholesale Trade	6,220	50.7	549	82.2	382,926	48.3
Educational Services	4,244	40.0	192	92.3	112,062	30.6
Finance and Insurance	2,955	21.9	495	86.5	172,820	17.0
Arts, Entertainment, and Recreation	2,754	66.4	199	96.1	62,436	78.0
Real Estate and Rental and Leasing	2,488	63.2	497	91.2	114,747	64.4
Transportation and Warehousing	2,361	19.2	283	81.3	112,476	19.1
Information	1,374	17.7	112	72.7	95,620	14.1
Management of Companies and Enterprises	802	14.8	37	41.6	58,669	13.1
Utilities	55	6.0	3	30.0	4,788	7.4
Mining, Quarrying, and Oil and Gas Extraction	38	34.2	7	70.0	2,669	40.4
Industries not classified	21	100.0	15	100.0	1,027	100.0
Agriculture, Forestry, Fishing, and Hunting	17	100.0	4	100.0	567	100.0
Total	142,097	43.4	11,404	91.4	6,163,569	38.3

Source: [Statistics of US Businesses, 2019](#) (Census)

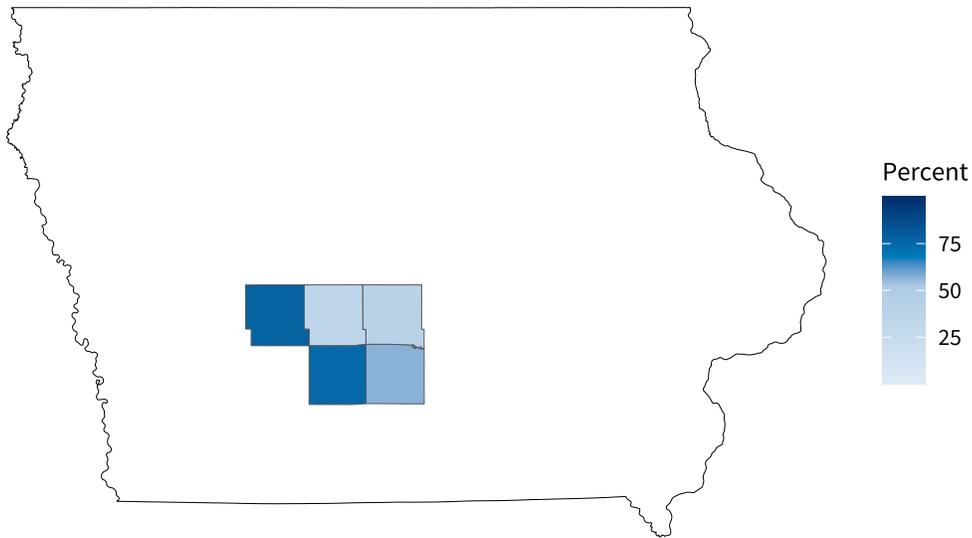
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Des Moines-West Des Moines

60,467 small businesses
98.2 percent of businesses

134,281 small business employees
40.6 percent of employees



Share of metropolitan area employees working at small businesses by county

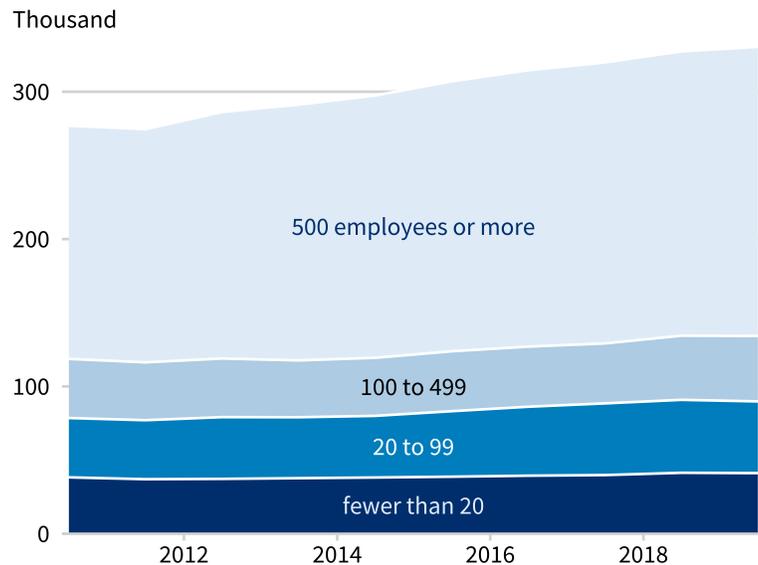
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.2 percent of metropolitan area businesses and 40.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 118,691 to 134,281 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 8,234 small businesses, including 8,055 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 19,466 workers with a payroll of \$860.7 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

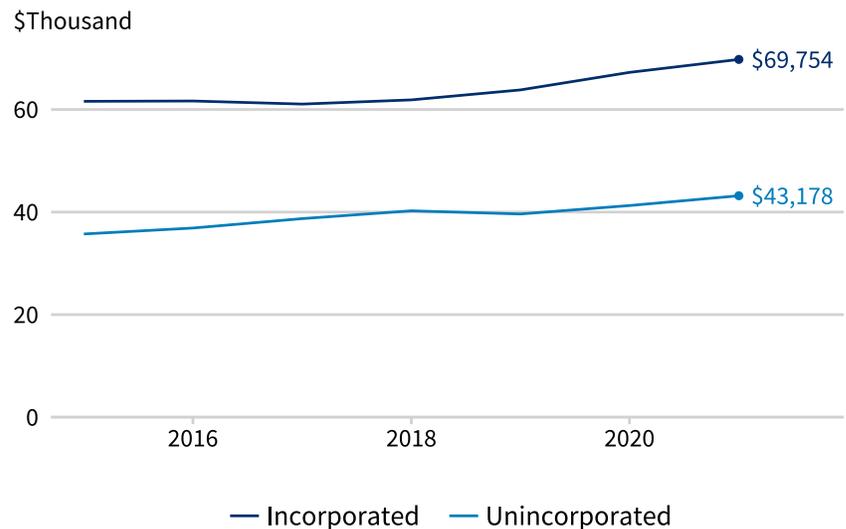


Self-employment

In 2021, 8.2 percent of private workers in the metropolitan area were self-employed, up from 7.9 percent in 2016. The percent self-employed included 3.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,754 in 2021, up 13.1 percent since 2016. The median income of the unincorporated self-employed was \$43,178 in 2021, up 17.1 percent since 2016. The median income for all private workers was \$54,765 in 2021, up 17.7 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

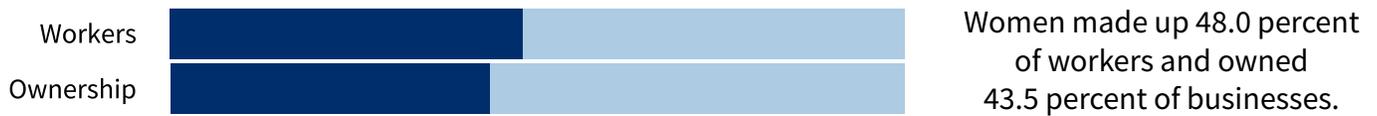
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	6,458	1,597	179	8,234
Construction	5,667	1,526	170	7,363
Real Estate and Rental and Leasing	5,557	704	63	6,324
Other Services (except Public Administration)	4,545	1,443	161	6,149
Health Care and Social Assistance	4,290	1,006	230	5,526
Retail Trade	4,514	823	154	5,491
Administrative, Support, and Waste Management	3,666	672	101	4,439
Transportation and Warehousing	3,607	281	57	3,945
Arts, Entertainment, and Recreation	3,004	213	46	3,263
Finance and Insurance	1,838	658	106	2,602
Educational Services	1,575	159	40	1,774
Accommodation and Food Services	700	762	303	1,765
Wholesale Trade	628	422	234	1,284
Manufacturing	585	260	89	934
Information	705	144	30	879
Agriculture, Forestry, Fishing, and Hunting	437	33	3	473
Management of Companies and Enterprises	*	12	52	64
Utilities	44	4	1	49
Industries not classified	*	12	0	12
Mining, Quarrying, and Oil and Gas Extraction	7	3	1	11
Total	47,827	10,722	1,918	60,467

* Not reported by the Census Bureau

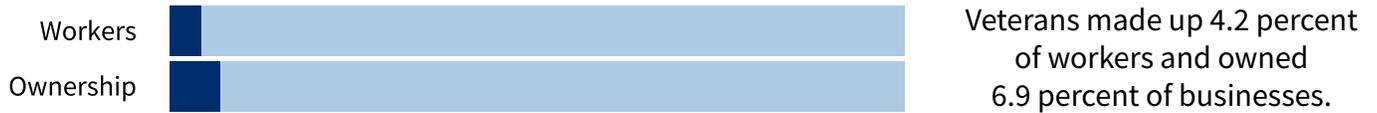
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

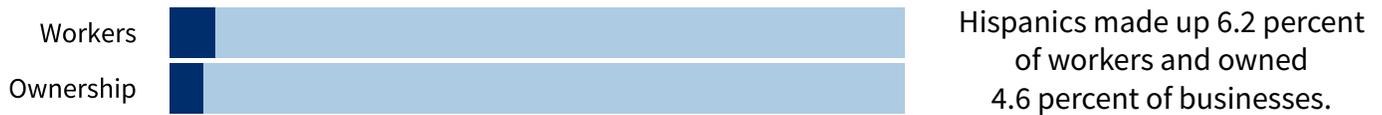
Women



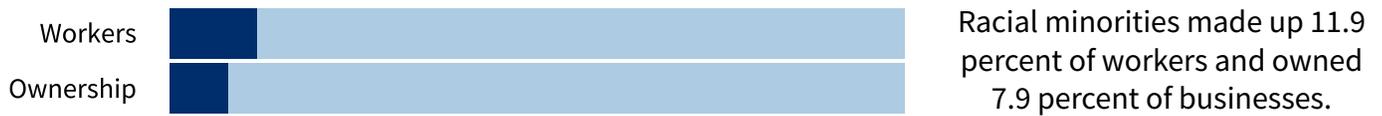
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	19,500	2,166	21,666
Male	25,000	7,022	32,022
Owned equally by both groups	1,400	*	*
Veteran	2,700	*	*
Not Veteran	43,000	9,783	52,783
Owned equally by both groups	250	*	*
Hispanic	2,300	214	2,514
Not Hispanic	43,500	10,503	54,003
Owned equally by both groups	60	*	*
American Indian and Alaska Native	70	*	*
Asian	2,100	328	2,428
Black or African American	2,000	132	2,132
Native Hawaiian and Other Pacific Islander	*	*	*
White	42,000	10,291	52,291
Hispanic or Racial Minority	6,300	685	6,985
White and Not Hispanic	39,500	10,015	49,515
Owned equally by both groups	100	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

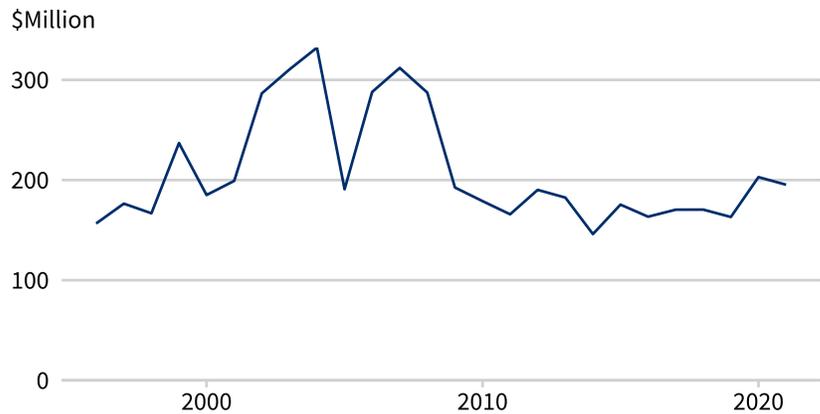
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$195.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$175.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$645.9 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	19,466	44.4	1,236	93.0	860,733	36.5
Accommodation and Food Services	18,735	63.0	1,065	93.0	329,491	58.1
Construction	13,890	79.0	1,696	98.1	910,590	74.8
Professional, Scientific, and Technical Services	12,170	57.9	1,776	95.2	865,939	57.0
Other Services (except Public Administration)	11,417	86.6	1,604	97.0	399,250	81.5
Retail Trade	9,984	23.7	977	81.2	379,540	33.4
Wholesale Trade	8,701	48.4	656	78.8	540,851	48.2
Administrative, Support, and Waste Management	8,470	46.0	773	90.0	383,265	49.2
Finance and Insurance	7,742	16.7	764	84.2	639,768	14.5
Manufacturing	7,184	36.0	349	86.4	354,408	33.5
Real Estate and Rental and Leasing	3,754	68.8	767	94.3	196,245	68.4
Arts, Entertainment, and Recreation	3,495	66.6	259	95.6	90,721	82.1
Transportation and Warehousing	3,250	21.7	338	81.8	152,279	22.3
Educational Services	2,789	35.3	199	94.8	58,716	27.8
Information	1,805	21.6	174	78.0	128,456	21.5
Management of Companies and Enterprises	1,181	7.2	64	52.9	103,968	9.2
Agriculture, Forestry, Fishing, and Hunting	147	81.7	36	97.3	9,489	82.1
Utilities	45	3.1	5	50.0	5,331	2.5
Mining, Quarrying, and Oil and Gas Extraction	39	31.7	4	66.7	2,106	25.4
Industries not classified	17	100.0	12	100.0	406	100.0
Total	134,281	40.6	12,640	92.1	6,411,552	35.8

Source: [Statistics of US Businesses](#), 2019 (Census)

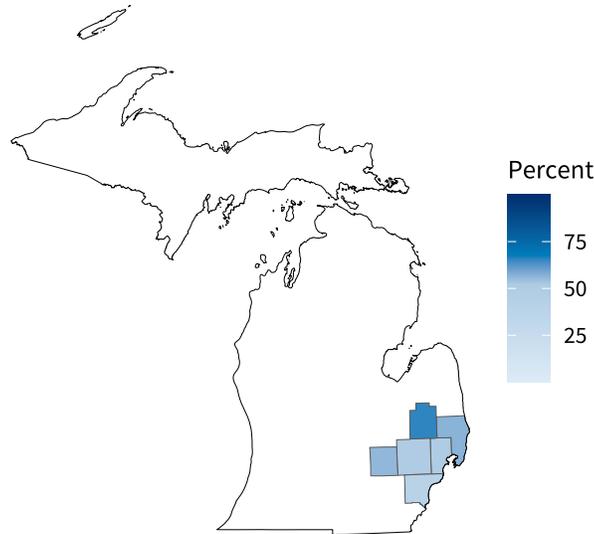
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Detroit-Warren-Dearborn

439,268 small businesses
99.5 percent of businesses

862,996 small business employees
47.5 percent of employees



Share of metropolitan area employees working at small businesses by county

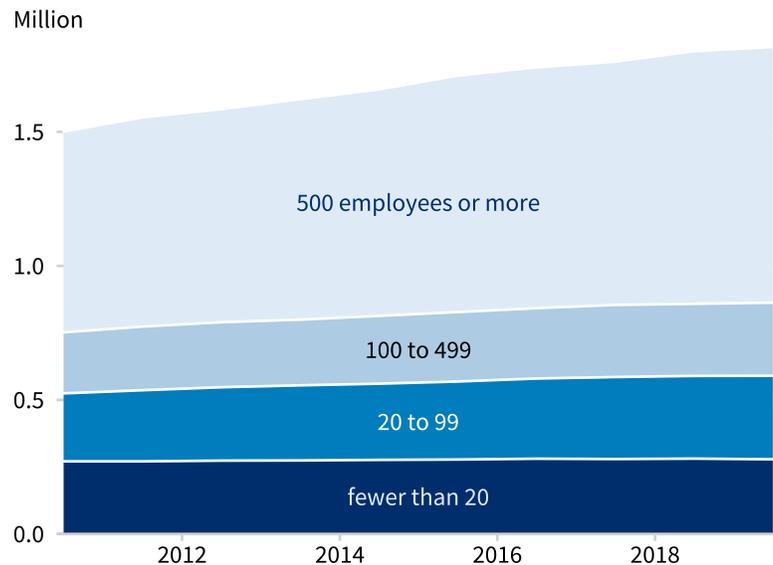
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.5 percent of metropolitan area businesses and 47.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 752,084 to 862,996 workers. The industry with the most small businesses in 2019 was Miscellaneous Services, with 57,169 small businesses, including 56,492 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 128,037 workers with a payroll of \$5.4 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

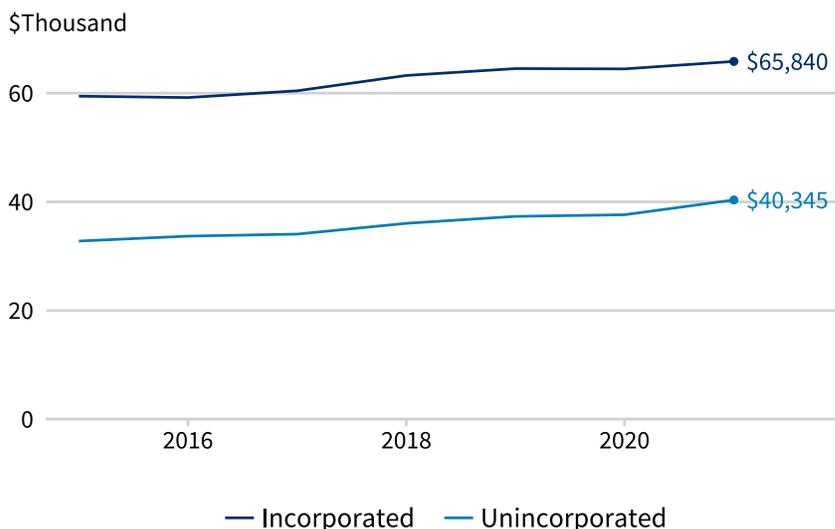


Self-employment

In 2021, 8.1 percent of private workers in the metropolitan area were self-employed, up slightly from 8.0 percent in 2016. The percent self-employed included 3.7 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$65,840 in 2021, up 11.2 percent since 2016. The median income of the unincorporated self-employed was \$40,345 in 2021, up 19.8 percent since 2016. The median income for all private workers was \$56,098 in 2021, up 17.5 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Other Services (except Public Administration)	48,355	8,137	677	57,169
Professional, Scientific, and Technical Services	44,613	9,070	1,056	54,739
Real Estate and Rental and Leasing	40,824	2,703	236	43,763
Construction	34,899	7,201	655	42,755
Health Care and Social Assistance	33,101	8,227	1,318	42,646
Administrative, Support, and Waste Management	35,994	3,957	654	40,605
Transportation and Warehousing	35,668	2,785	344	38,797
Retail Trade	25,872	9,153	813	35,838
Arts, Entertainment, and Recreation	17,411	1,000	224	18,635
Accommodation and Food Services	7,239	4,925	1,825	13,989
Educational Services	12,258	778	224	13,260
Finance and Insurance	8,837	2,682	287	11,806
Manufacturing	4,978	3,276	1,296	9,550
Wholesale Trade	5,138	3,312	889	9,339
Information	4,042	924	152	5,118
Agriculture, Forestry, Fishing, and Hunting	885	54	4	943
Mining, Quarrying, and Oil and Gas Extraction	282	28	2	312
Management of Companies and Enterprises	*	59	211	270
Industries not classified	*	105	1	106
Utilities	80	16	5	101
Total	360,476	68,338	10,454	439,268

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

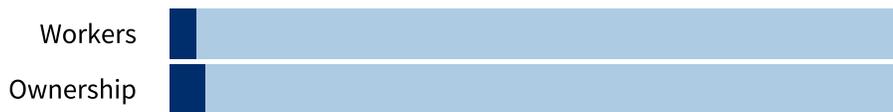
Business ownership share by demographic group

Women



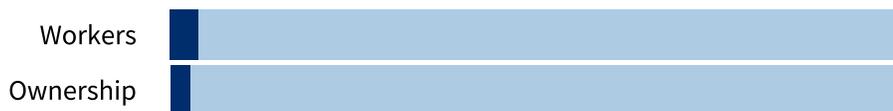
Women made up 47.7 percent of workers and owned 43.9 percent of businesses.

Veterans



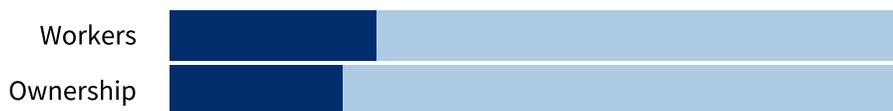
Veterans made up 3.7 percent of workers and owned 4.8 percent of businesses.

Hispanics



Hispanics made up 4.0 percent of workers and owned 2.8 percent of businesses.

Racial minorities



Racial minorities made up 28.1 percent of workers and owned 23.5 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	153,000	13,748	166,748
Male	182,000	52,501	234,501
Owned equally by both groups	8,100	8,795	16,895
Veteran	13,000	4,219	17,219
Not Veteran	330,000	69,063	399,063
Owned equally by both groups	1,100	1,759	2,859
Hispanic	10,500	850	11,350
Not Hispanic	333,000	73,998	406,998
Owned equally by both groups	300	*	*
American Indian and Alaska Native	650	144	794
Asian	17,000	5,544	22,544
Black or African American	73,000	1,640	74,640
Native Hawaiian and Other Pacific Islander	100	*	*
White	253,000	67,683	320,683
Hispanic or Racial Minority	99,500	8,153	107,653
White and Not Hispanic	243,000	66,221	309,221
Owned equally by both groups	750	669	1,419

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

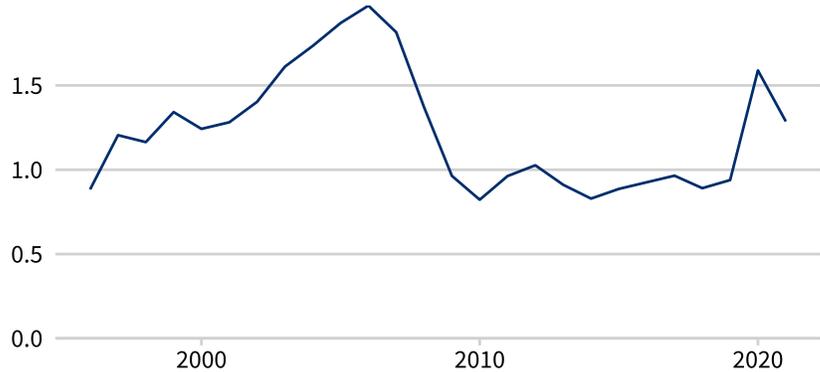
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$1.3 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.5 billion. Total reported new lending to businesses through loans of \$1 million or less was \$4.8 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	128,037	43.1	9,545	98.3	5,433,007	38.0
Accommodation and Food Services	109,538	61.3	6,750	97.8	1,946,414	56.3
Manufacturing	106,671	43.4	4,572	94.2	5,927,753	37.6
Professional, Scientific, and Technical Services	89,075	46.7	10,126	96.6	6,699,767	39.5
Retail Trade	79,051	39.0	9,966	96.3	2,759,138	46.0
Other Services (except Public Administration)	62,107	86.3	8,814	98.9	1,944,316	80.6
Administrative, Support, and Waste Management	59,252	52.4	4,611	95.5	2,590,815	53.0
Construction	58,946	85.5	7,856	99.2	4,166,049	81.8
Wholesale Trade	50,735	55.3	4,201	91.4	3,652,509	51.4
Finance and Insurance	23,561	26.1	2,969	92.8	1,692,887	21.2
Transportation and Warehousing	23,180	34.0	3,129	94.4	1,095,132	28.3
Real Estate and Rental and Leasing	19,573	65.8	2,939	96.9	1,024,891	65.7
Educational Services	17,478	69.0	1,002	97.0	578,573	66.8
Arts, Entertainment, and Recreation	17,278	67.0	1,224	97.8	954,613	74.7
Information	11,528	32.4	1,076	89.4	772,522	25.5
Management of Companies and Enterprises	5,995	8.5	270	49.7	507,867	6.2
Agriculture, Forestry, Fishing, and Hunting	442	100.0	58	100.0	15,232	100.0
Mining, Quarrying, and Oil and Gas Extraction	262	67.0	30	90.9	25,341	68.5
Utilities	167	1.7	21	65.6	11,904	1.0
Industries not classified	120	100.0	106	100.0	3,048	100.0
Total	862,996	47.5	78,792	97.1	41,801,778	40.2

Source: [Statistics of US Businesses, 2019](#) (Census)

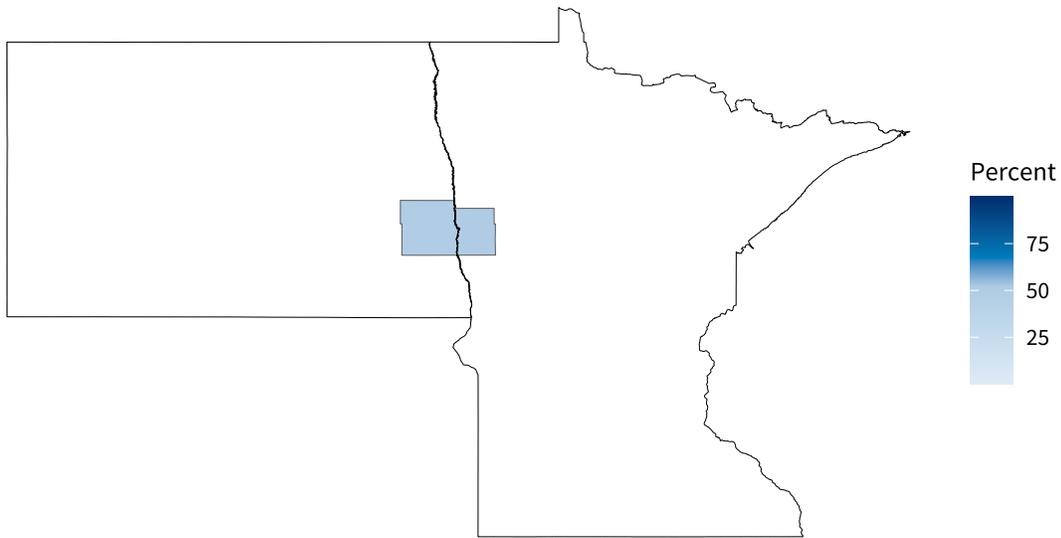
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Fargo

23,077 small businesses
97.8 percent of businesses

61,063 small business employees
48.4 percent of employees



Share of metropolitan area employees working at small businesses by county

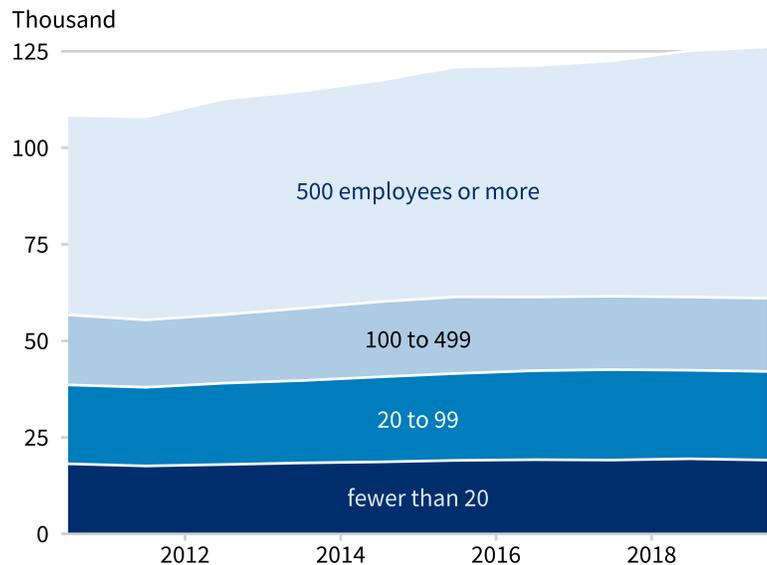
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 97.8 percent of metropolitan area businesses and 48.4 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 56,753 to 61,063 workers. The industry with the most small businesses in 2019 was Real Estate and Rental and Leasing, with 3,283 small businesses, including 3,260 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 8,906 workers with a payroll of \$147.7 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

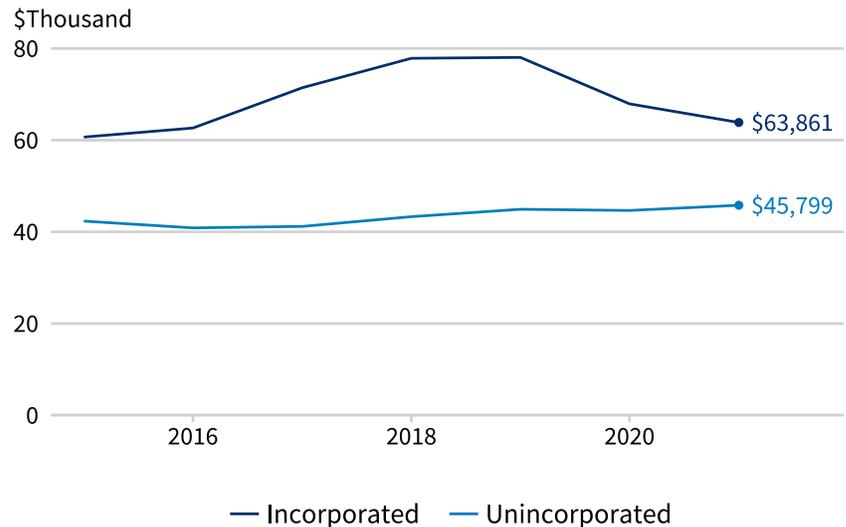


Self-employment

In 2021, 7.5 percent of private workers in the metropolitan area were self-employed, the same rate as in 2016. The percent self-employed included 3.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$63,861 in 2021, up 1.9 percent since 2016. The median income of the unincorporated self-employed was \$45,799 in 2021, up 12.1 percent since 2016. The median income for all private workers was \$51,230 in 2021, up 23.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

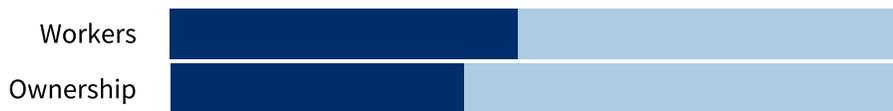
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Real Estate and Rental and Leasing	2,963	297	23	3,283
Professional, Scientific, and Technical Services	2,044	462	88	2,594
Retail Trade	1,849	397	94	2,340
Construction	1,371	818	95	2,284
Other Services (except Public Administration)	1,520	560	60	2,140
Transportation and Warehousing	1,795	221	33	2,049
Health Care and Social Assistance	1,415	383	102	1,900
Administrative, Support, and Waste Management	1,146	252	54	1,452
Arts, Entertainment, and Recreation	1,182	92	28	1,302
Finance and Insurance	720	284	40	1,044
Educational Services	645	37	10	692
Accommodation and Food Services	187	241	161	589
Wholesale Trade	237	198	123	558
Manufacturing	223	122	58	403
Information	208	48	12	268
Agriculture, Forestry, Fishing, and Hunting	174	16	1	191
Management of Companies and Enterprises	*	5	20	25
Mining, Quarrying, and Oil and Gas Extraction	11	*	*	11
Utilities	8	*	*	8
Industries not classified	*	7	0	7
Total	17,698	4,435	944	23,077

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

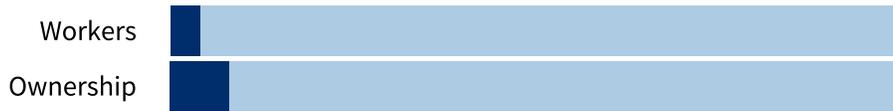
Business ownership share by demographic group

Women



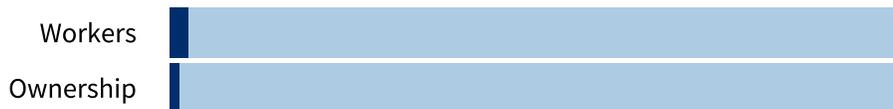
Women made up 47.3 percent of workers and owned 39.9 percent of businesses.

Veterans



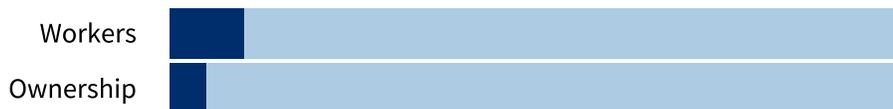
Veterans made up 4.2 percent of workers and owned 8.1 percent of businesses.

Hispanics



Hispanics made up 2.5 percent of workers and owned 1.3 percent of businesses.

Racial minorities



Racial minorities made up 10.1 percent of workers and owned 4.9 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	6,700	*	*
Male	9,900	3,505	13,405
Owned equally by both groups	550	*	*
Veteran	1,200	*	*
Not Veteran	16,000	4,700	20,700
Owned equally by both groups	150	*	*
Hispanic	250	*	*
Not Hispanic	17,000	5,128	22,128
Owned equally by both groups	*	*	*
American Indian and Alaska Native	40	*	*
Asian	350	*	*
Black or African American	900	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	16,000	5,080	21,080
Hispanic or Racial Minority	1,600	*	*
White and Not Hispanic	15,500	4,976	20,476
Owned equally by both groups	20	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

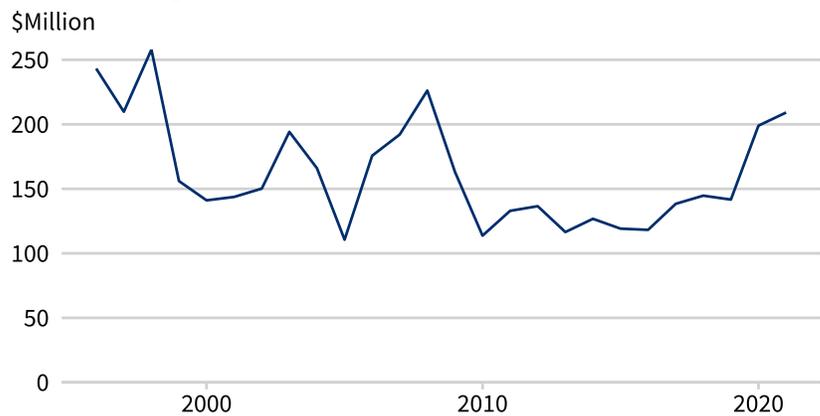
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$209.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$126.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$569.0 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	8,906	71.8	402	92.0	147,700	71.5
Health Care and Social Assistance	7,744	30.8	485	92.2	280,901	19.5
Construction	7,289	88.7	913	98.2	507,429	86.4
Retail Trade	5,851	37.8	491	78.9	225,390	49.7
Professional, Scientific, and Technical Services	5,516	84.9	550	95.2	377,448	87.3
Wholesale Trade	4,661	55.7	321	77.2	302,269	56.0
Other Services (except Public Administration)	4,255	92.2	620	97.3	127,210	88.4
Manufacturing	3,688	36.4	180	84.5	170,661	31.8
Administrative, Support, and Waste Management	3,268	53.3	306	90.3	106,762	50.2
Transportation and Warehousing	2,587	51.8	254	87.6	107,319	49.6
Finance and Insurance	1,958	19.9	324	84.6	126,746	19.6
Arts, Entertainment, and Recreation	1,646	67.5	120	99.2	31,815	78.7
Real Estate and Rental and Leasing	1,472	70.4	320	93.6	62,774	70.6
Educational Services	907	30.0	47	90.4	21,242	33.1
Information	705	22.4	60	75.0	43,753	14.1
Management of Companies and Enterprises	430	12.9	25	47.2	20,062	7.0
Agriculture, Forestry, Fishing, and Hunting	48	100.0	17	100.0	1,873	100.0
Industries not classified	10	100.0	7	100.0	88	100.0
Total	61,063	48.4	5,379	91.0	2,672,240	42.9

Source: [Statistics of US Businesses](#), 2019 (Census)

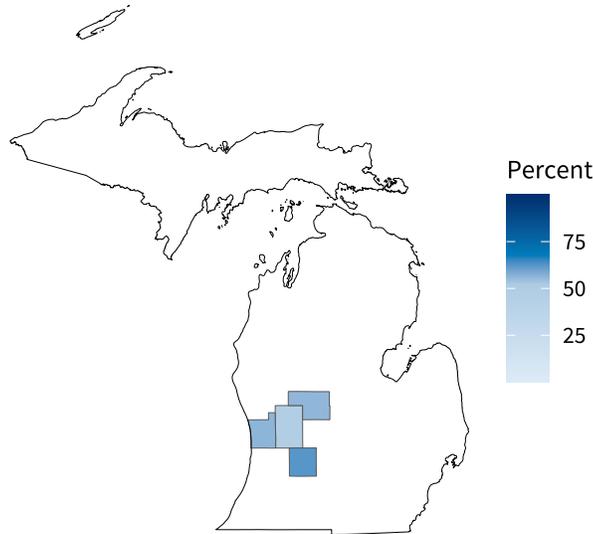
About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

Grand Rapids-Kentwood

97,978 small businesses
98.9 percent of businesses

257,668 small business employees
50.2 percent of employees



Share of metropolitan area employees working at small businesses by county

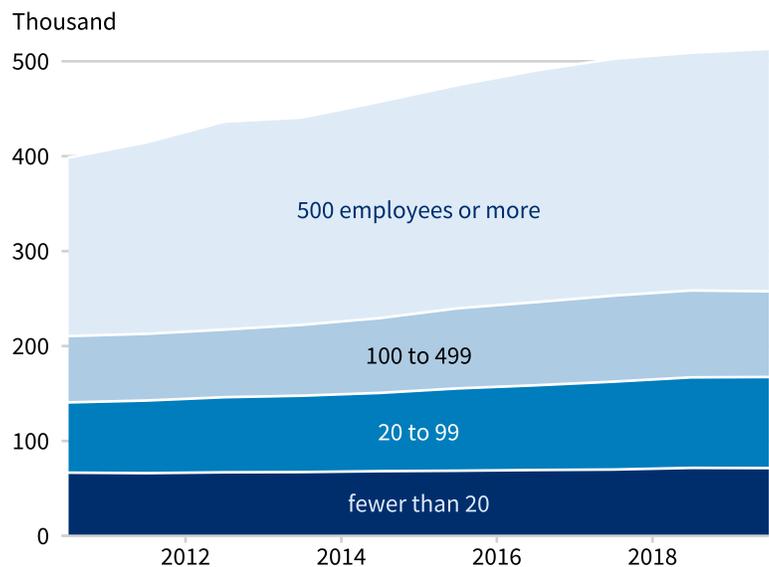
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 50.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 210,523 to 257,668 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 13,012 small businesses, including 12,776 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Manufacturing, which had 50,562 workers with a payroll of \$2.6 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

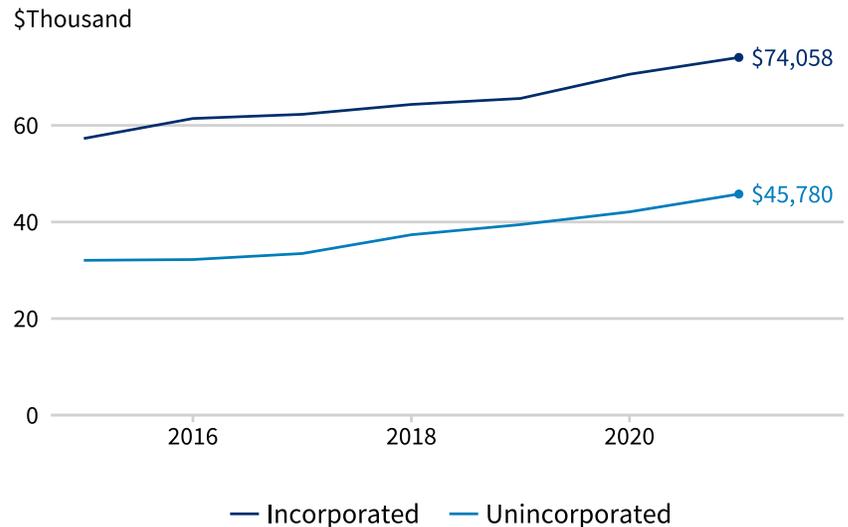


Self-employment

In 2021, 8.5 percent of private workers in the metropolitan area were self-employed, up from 8.2 percent in 2016. The percent self-employed included 3.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$74,058 in 2021, up 20.6 percent since 2016. The median income of the unincorporated self-employed was \$45,780 in 2021, up 42.1 percent since 2016. The median income for all private workers was \$49,722 in 2021, up 20.1 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

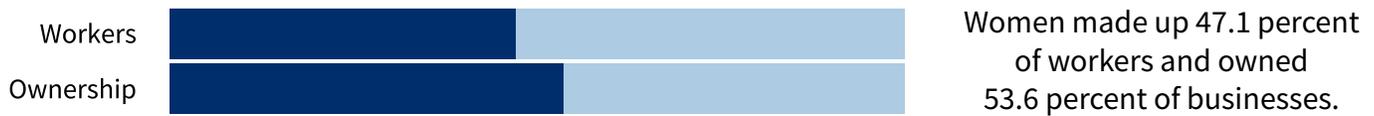
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	10,742	2,034	236	13,012
Construction	8,850	2,279	269	11,398
Other Services (except Public Administration)	8,286	2,303	224	10,813
Real Estate and Rental and Leasing	9,745	763	60	10,568
Retail Trade	7,041	1,616	311	8,968
Administrative, Support, and Waste Management	6,273	957	187	7,417
Transportation and Warehousing	6,575	461	107	7,143
Health Care and Social Assistance	5,259	1,379	319	6,957
Arts, Entertainment, and Recreation	5,007	301	61	5,369
Educational Services	3,022	190	76	3,288
Finance and Insurance	2,240	763	115	3,118
Manufacturing	1,394	954	588	2,936
Wholesale Trade	1,270	858	361	2,489
Accommodation and Food Services	1,083	911	452	2,446
Information	1,024	228	38	1,290
Agriculture, Forestry, Fishing, and Hunting	621	35	5	661
Mining, Quarrying, and Oil and Gas Extraction	104	14	3	121
Management of Companies and Enterprises	*	17	54	71
Utilities	31	7	4	42
Industries not classified	*	24	1	25
Total	78,567	16,076	3,335	97,978

* Not reported by the Census Bureau

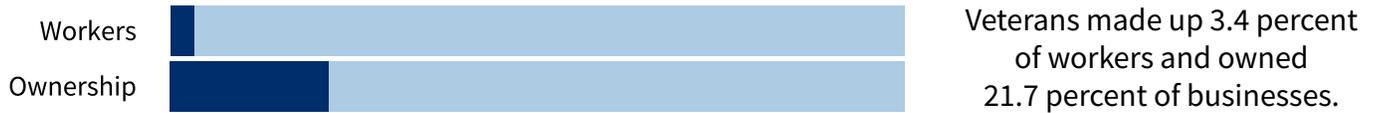
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

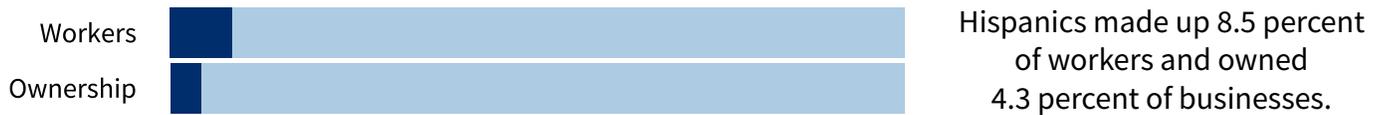
Women



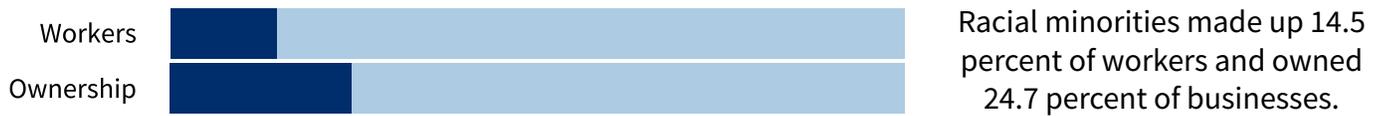
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	31,500	2,848	34,348
Male	43,000	*	*
Owned equally by both groups	1,900	*	*
Veteran	3,500	*	*
Not Veteran	72,500	*	*
Owned equally by both groups	300	*	*
Hispanic	3,700	218	3,918
Not Hispanic	72,500	16,033	88,533
Owned equally by both groups	70	*	*
American Indian and Alaska Native	100	*	*
Asian	2,300	547	2,847
Black or African American	4,100	*	*
Native Hawaiian and Other Pacific Islander	20	*	*
White	69,500	*	*
Hispanic or Racial Minority	9,700	1,009	10,709
White and Not Hispanic	66,000	*	*
Owned equally by both groups	150	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

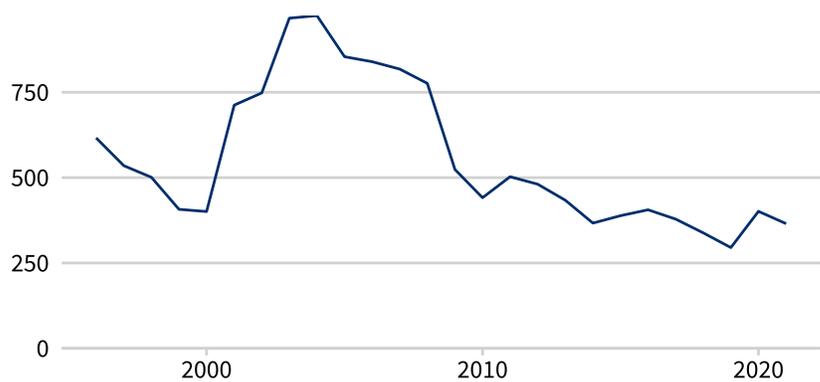
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$365.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$318.9 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.5 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Manufacturing	50,562	43.6	1,542	91.8	2,630,844	41.3
Health Care and Social Assistance	27,966	40.2	1,698	94.9	1,352,798	38.6
Accommodation and Food Services	27,478	62.5	1,363	94.2	481,818	61.0
Construction	22,557	95.0	2,548	99.3	1,417,593	94.2
Other Services (except Public Administration)	20,599	89.5	2,527	98.6	640,514	89.8
Wholesale Trade	20,515	59.1	1,219	86.9	1,290,057	58.2
Retail Trade	20,361	39.9	1,927	88.7	692,939	46.0
Professional, Scientific, and Technical Services	17,408	79.7	2,270	96.4	1,139,179	73.3
Administrative, Support, and Waste Management	15,395	44.0	1,144	92.8	593,791	49.0
Transportation and Warehousing	7,666	49.2	568	89.9	369,146	46.2
Finance and Insurance	7,216	37.4	878	89.2	522,290	35.0
Educational Services	6,166	32.2	266	94.7	167,426	27.7
Arts, Entertainment, and Recreation	4,491	63.7	362	96.8	110,457	76.1
Real Estate and Rental and Leasing	3,732	66.3	823	94.4	179,832	65.6
Information	2,848	39.4	266	84.7	159,850	39.0
Management of Companies and Enterprises	1,819	10.1	71	45.8	103,298	6.7
Agriculture, Forestry, Fishing, and Hunting	651	100.0	40	100.0	21,756	100.0
Mining, Quarrying, and Oil and Gas Extraction	106	80.3	17	89.5	8,026	92.7
Industries not classified	67	100.0	25	100.0	1,786	100.0
Utilities	65	4.1	11	64.7	4,815	2.8
Total	257,668	50.2	19,411	94.5	11,888,215	47.9

Source: [Statistics of US Businesses, 2019](#) (Census)

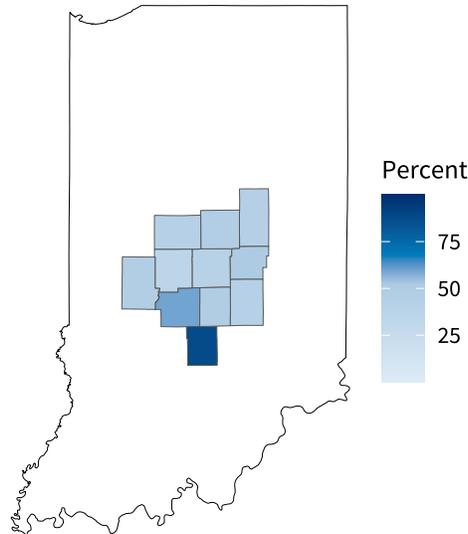
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Indianapolis-Carmel-Anderson

187,218 small businesses
98.9 percent of businesses

400,341 small business employees
43.2 percent of employees



Share of metropolitan area employees working at small businesses by county

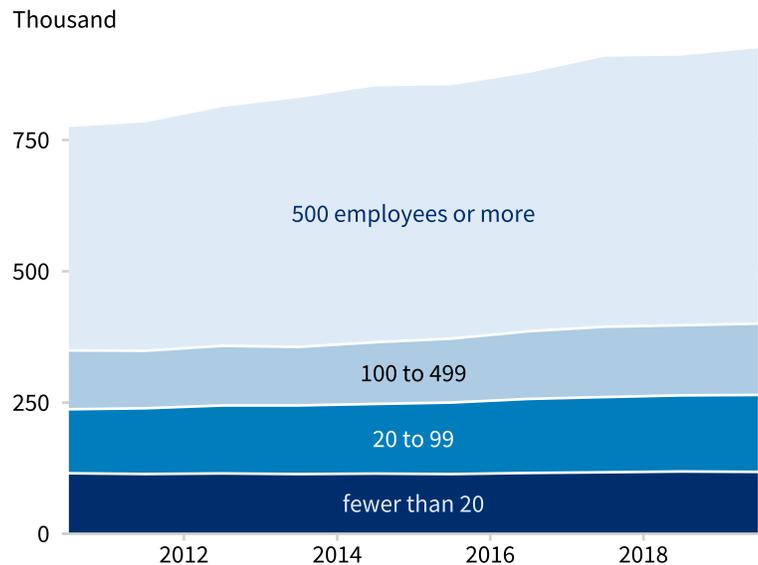
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 43.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 349,367 to 400,341 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 25,852 small businesses, including 25,369 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 55,802 workers with a payroll of \$2.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

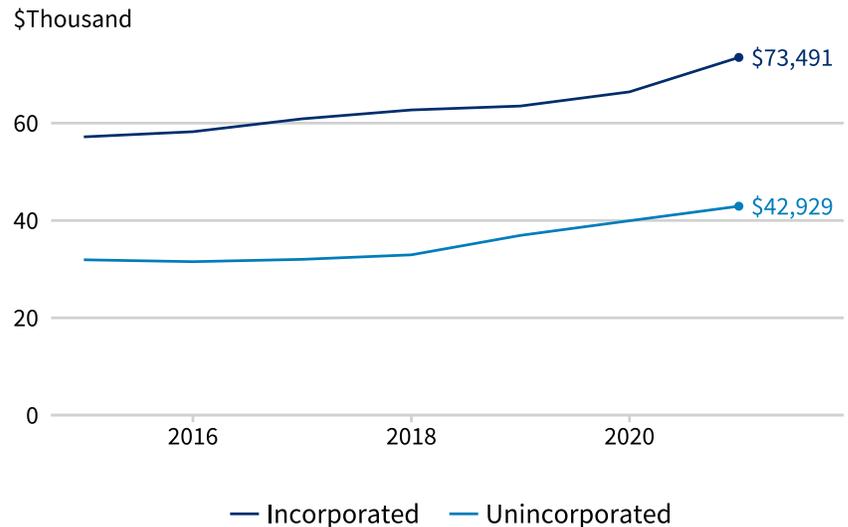


Self-employment

In 2021, 7.7 percent of private workers in the metropolitan area were self-employed, the same rate as in 2016. The percent self-employed included 3.1 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$73,491 in 2021, up 26.2 percent since 2016. The median income of the unincorporated self-employed was \$42,929 in 2021, up 36.1 percent since 2016. The median income for all private workers was \$51,904 in 2021, up 18.2 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

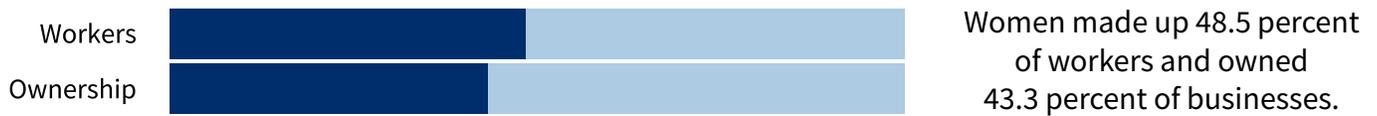
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	20,887	4,482	483	25,852
Other Services (except Public Administration)	16,586	3,678	488	20,752
Construction	15,701	3,583	503	19,787
Transportation and Warehousing	18,213	964	207	19,384
Real Estate and Rental and Leasing	16,629	1,760	155	18,544
Administrative, Support, and Waste Management	14,262	1,847	359	16,468
Retail Trade	12,194	2,533	379	15,106
Health Care and Social Assistance	10,311	2,784	616	13,711
Arts, Entertainment, and Recreation	9,090	623	141	9,854
Educational Services	5,668	474	124	6,266
Finance and Insurance	4,587	1,417	174	6,178
Accommodation and Food Services	2,442	2,047	836	5,325
Wholesale Trade	1,834	1,399	485	3,718
Manufacturing	1,685	988	390	3,063
Information	1,959	342	80	2,381
Agriculture, Forestry, Fishing, and Hunting	723	40	3	766
Management of Companies and Enterprises	*	20	111	131
Utilities	53	19	10	82
Mining, Quarrying, and Oil and Gas Extraction	36	12	5	53
Industries not classified	*	39	0	39
Total	152,860	29,028	5,330	187,218

* Not reported by the Census Bureau

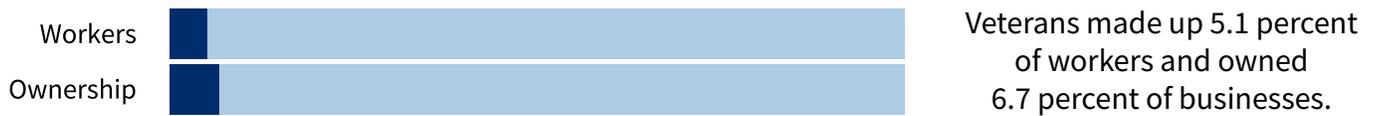
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

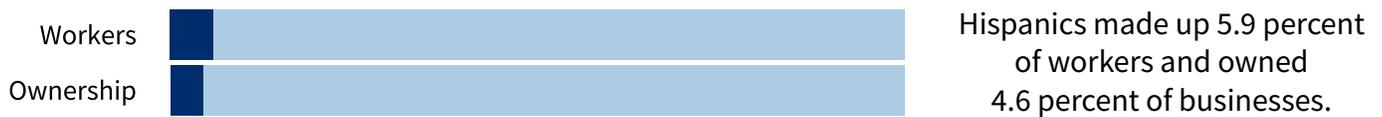
Women



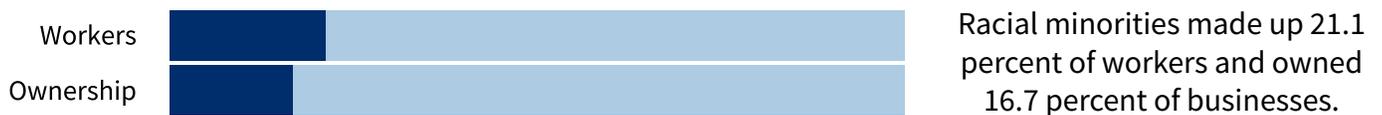
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	62,500	6,667	69,167
Male	80,500	20,067	100,567
Owned equally by both groups	3,500	4,186	7,686
Veteran	8,700	1,789	10,489
Not Veteran	137,000	28,353	165,353
Owned equally by both groups	600	777	1,377
Hispanic	7,200	801	8,001
Not Hispanic	139,000	30,078	169,078
Owned equally by both groups	100	*	*
American Indian and Alaska Native	200	*	*
Asian	7,500	1,561	9,061
Black or African American	19,000	840	19,840
Native Hawaiian and Other Pacific Islander	60	*	*
White	119,000	28,410	147,410
Hispanic or Racial Minority	33,500	3,334	36,834
White and Not Hispanic	112,000	27,399	139,399
Owned equally by both groups	250	186	436

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

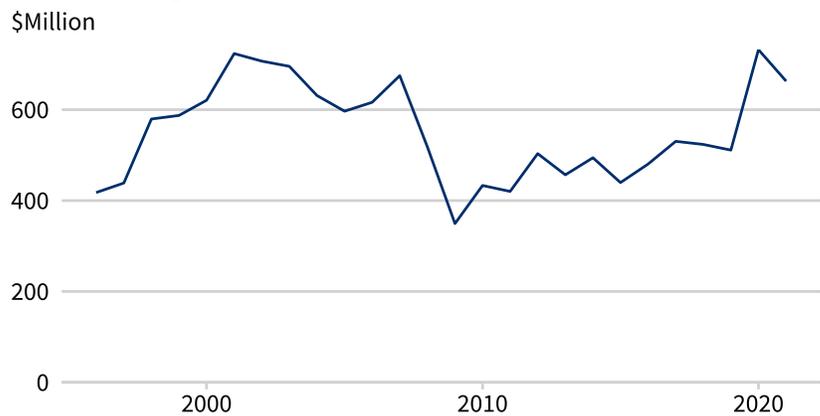
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$662.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$649.2 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.3 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	55,802	38.2	3,400	95.3	2,300,186	28.7
Accommodation and Food Services	53,737	54.9	2,883	94.6	945,351	52.4
Construction	40,021	74.6	4,086	98.2	2,382,988	70.5
Other Services (except Public Administration)	36,444	80.5	4,166	97.7	1,167,640	77.8
Professional, Scientific, and Technical Services	36,216	55.2	4,965	96.0	2,627,197	52.5
Manufacturing	32,330	40.9	1,378	88.8	1,688,332	33.9
Retail Trade	28,238	26.8	2,912	89.6	1,005,000	32.4
Administrative, Support, and Waste Management	27,295	42.4	2,206	92.1	1,050,544	42.9
Wholesale Trade	22,079	43.8	1,884	86.0	1,406,706	39.2
Finance and Insurance	13,823	27.0	1,591	87.5	1,061,391	24.9
Transportation and Warehousing	12,893	19.4	1,171	85.8	605,398	20.2
Real Estate and Rental and Leasing	11,066	67.0	1,915	95.0	590,400	65.0
Arts, Entertainment, and Recreation	10,673	60.1	764	97.4	536,611	62.3
Educational Services	10,498	50.9	598	96.3	359,410	51.3
Information	4,838	24.2	422	82.9	350,373	20.1
Management of Companies and Enterprises	3,296	15.1	131	50.0	245,368	11.8
Utilities	752	16.9	29	70.7	72,127	14.7
Mining, Quarrying, and Oil and Gas Extraction	178	25.4	17	65.4	9,265	20.2
Agriculture, Forestry, Fishing, and Hunting	118	86.1	43	95.6	6,390	86.8
Industries not classified	44	100.0	39	100.0	1,328	100.0
Total	400,341	43.2	34,358	94.4	18,412,005	38.4

Source: [Statistics of US Businesses](#), 2019 (Census)

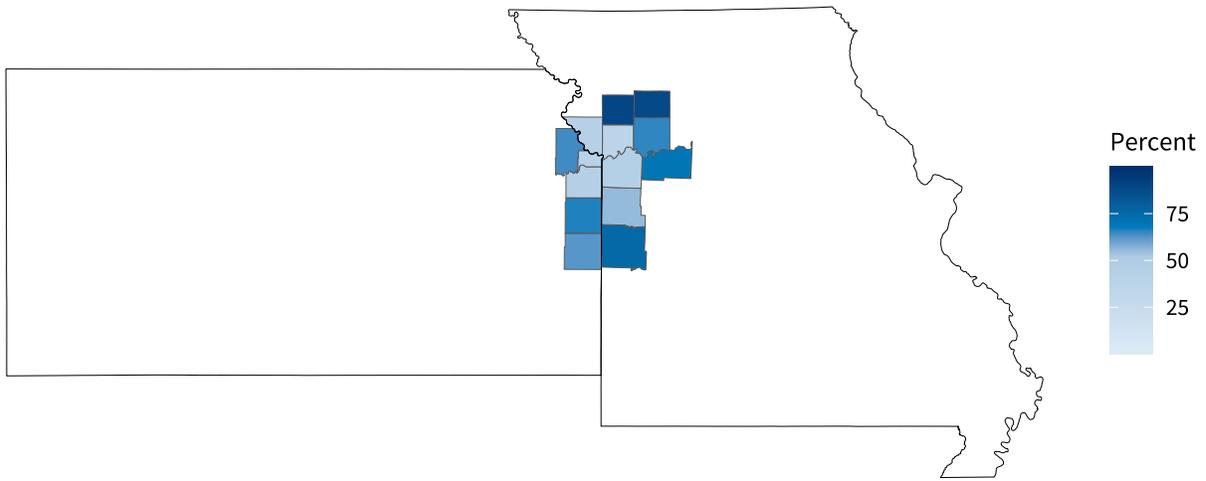
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Kansas City

197,011 small businesses
98.9 percent of businesses

430,200 small business employees
44.2 percent of employees



Share of employees working at small businesses by county or independent city

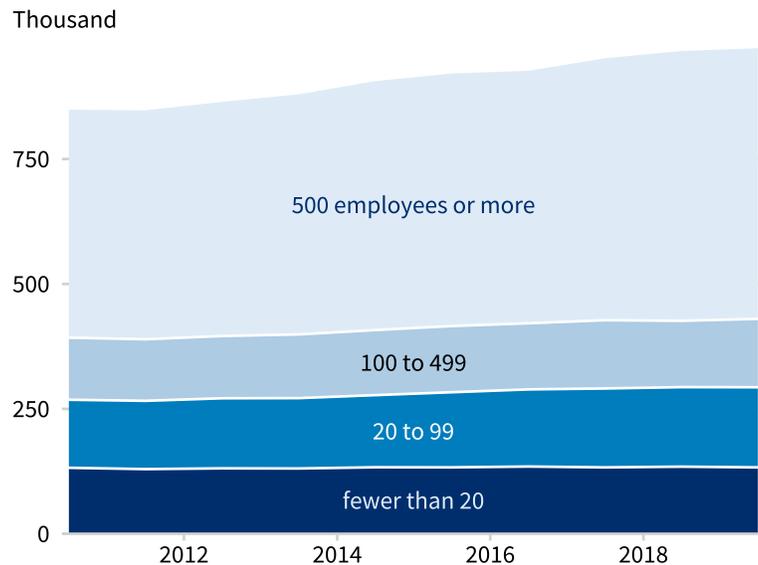
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.9 percent of metropolitan area businesses and 44.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 392,300 to 430,200 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 28,299 small businesses, including 27,772 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 60,784 workers with a payroll of \$2.7 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

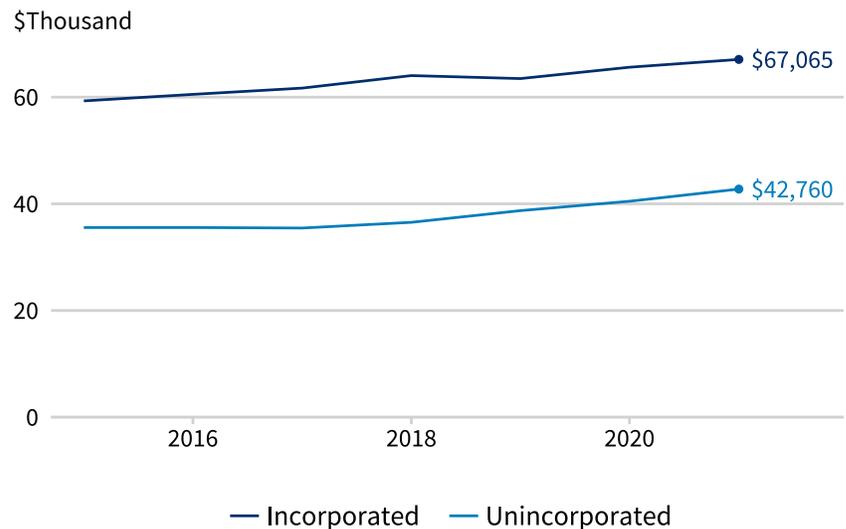


Self-employment

In 2021, 8.5 percent of private workers in the metropolitan area were self-employed, up from 8.1 percent in 2016. The percent self-employed included 3.3 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$67,065 in 2021, up 10.8 percent since 2016. The median income of the unincorporated self-employed was \$42,760 in 2021, up 20.3 percent since 2016. The median income for all private workers was \$53,843 in 2021, up 18.7 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	22,625	5,147	527	28,299
Real Estate and Rental and Leasing	18,915	1,992	148	21,055
Construction	15,995	4,366	537	20,898
Other Services (except Public Administration)	15,775	4,093	433	20,301
Retail Trade	13,873	3,068	436	17,377
Administrative, Support, and Waste Management	14,126	2,209	366	16,701
Health Care and Social Assistance	10,666	4,218	693	15,577
Transportation and Warehousing	14,107	914	216	15,237
Arts, Entertainment, and Recreation	10,089	574	105	10,768
Finance and Insurance	5,303	1,930	248	7,481
Educational Services	5,818	469	155	6,442
Accommodation and Food Services	2,300	1,852	921	5,073
Wholesale Trade	2,266	1,661	560	4,487
Manufacturing	1,907	953	427	3,287
Information	2,082	391	92	2,565
Agriculture, Forestry, Fishing, and Hunting	797	45	2	844
Mining, Quarrying, and Oil and Gas Extraction	499	52	3	554
Management of Companies and Enterprises	*	42	129	171
Industries not classified	*	128	1	129
Utilities	42	6	7	55
Total	157,185	34,074	5,752	197,011

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

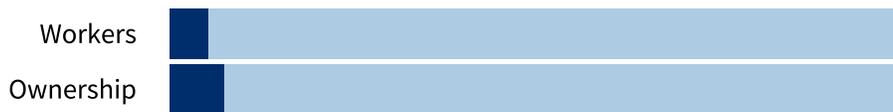
Business ownership share by demographic group

Women



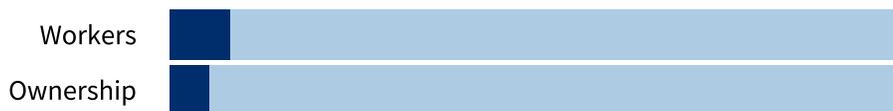
Women made up 47.8 percent of workers and owned 43.9 percent of businesses.

Veterans



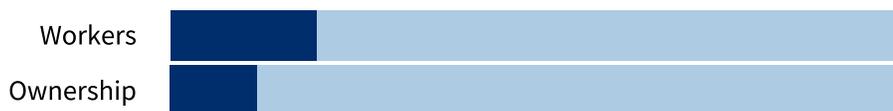
Veterans made up 5.2 percent of workers and owned 7.4 percent of businesses.

Hispanics



Hispanics made up 8.2 percent of workers and owned 5.4 percent of businesses.

Racial minorities



Racial minorities made up 19.9 percent of workers and owned 11.9 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	64,000	7,418	71,418
Male	82,000	22,753	104,753
Owned equally by both groups	4,500	6,157	10,657
Veteran	9,700	2,370	12,070
Not Veteran	140,000	33,033	173,033
Owned equally by both groups	850	*	*
Hispanic	8,900	713	9,613
Not Hispanic	141,000	35,395	176,395
Owned equally by both groups	200	*	*
American Indian and Alaska Native	350	128	478
Asian	5,300	1,965	7,265
Black or African American	14,000	988	14,988
Native Hawaiian and Other Pacific Islander	100	*	*
White	131,000	33,187	164,187
Hispanic or Racial Minority	28,000	3,756	31,756
White and Not Hispanic	122,000	32,063	154,063
Owned equally by both groups	400	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

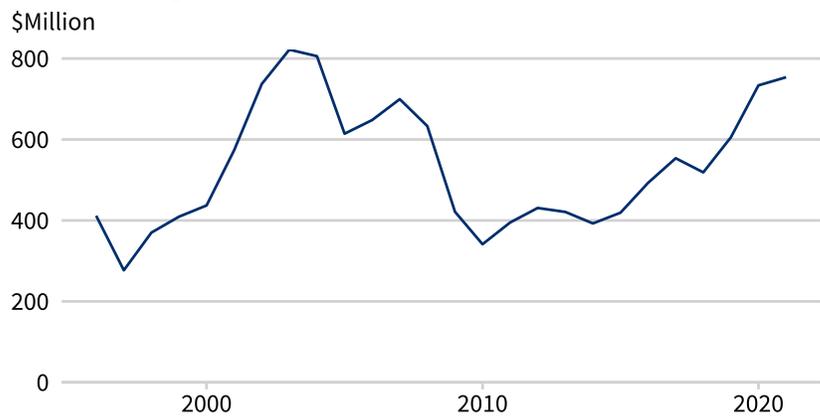
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$753.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$710.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$2.6 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	60,784	42.6	4,911	96.4	2,688,544	35.8
Accommodation and Food Services	55,763	56.6	2,773	94.5	1,048,213	54.8
Construction	42,881	74.2	4,903	98.5	2,724,087	66.3
Professional, Scientific, and Technical Services	39,426	45.5	5,674	96.2	2,889,810	38.3
Other Services (except Public Administration)	37,093	84.7	4,526	98.3	1,181,585	84.6
Retail Trade	33,784	30.4	3,504	91.2	1,192,651	38.0
Manufacturing	31,344	36.7	1,380	87.9	1,648,624	28.6
Administrative, Support, and Waste Management	29,436	48.9	2,575	93.4	1,119,726	44.3
Wholesale Trade	26,459	38.4	2,221	86.8	1,783,282	44.9
Finance and Insurance	18,557	28.7	2,178	89.0	1,485,808	26.2
Educational Services	12,785	72.6	624	97.0	391,854	62.8
Transportation and Warehousing	12,118	25.1	1,130	86.0	605,113	27.3
Real Estate and Rental and Leasing	9,872	69.1	2,140	95.4	551,279	68.9
Arts, Entertainment, and Recreation	9,570	59.3	679	96.2	469,179	60.2
Information	5,822	20.7	483	83.6	421,438	16.9
Management of Companies and Enterprises	3,528	13.7	171	49.3	299,116	11.8
Mining, Quarrying, and Oil and Gas Extraction	401	59.0	55	96.5	20,735	48.7
Utilities	248	7.3	13	50.0	20,172	5.4
Agriculture, Forestry, Fishing, and Hunting	166	100.0	47	100.0	7,838	100.0
Industries not classified	163	100.0	129	100.0	1,906	100.0
Total	430,200	44.2	39,826	94.9	20,550,960	38.5

Source: [Statistics of US Businesses, 2019](#) (Census)

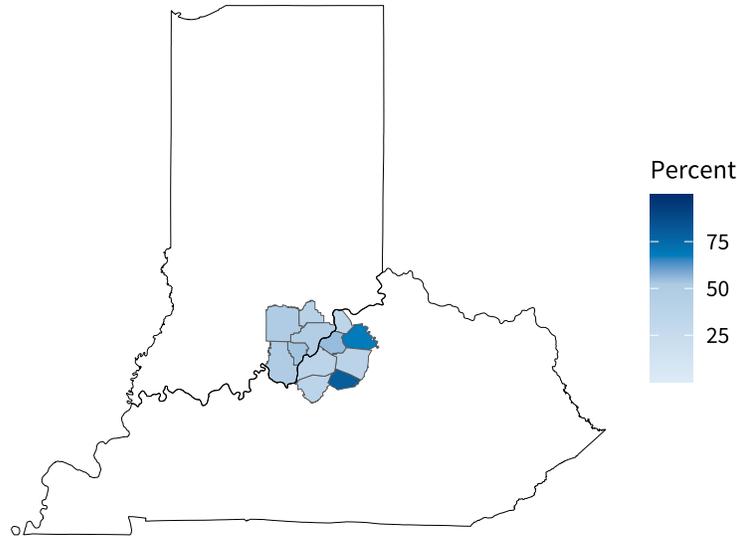
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Louisville/Jefferson County

115,091 small businesses
98.7 percent of businesses

247,114 small business employees
40.0 percent of employees



Share of metropolitan area employees working at small businesses by county

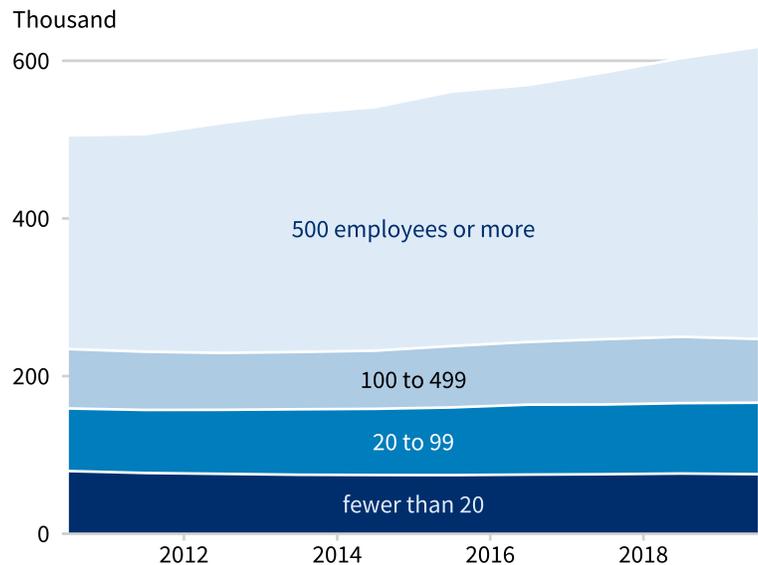
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 40.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 234,281 to 247,114 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 14,422 small businesses, including 14,137 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 34,767 workers with a payroll of \$612.5 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

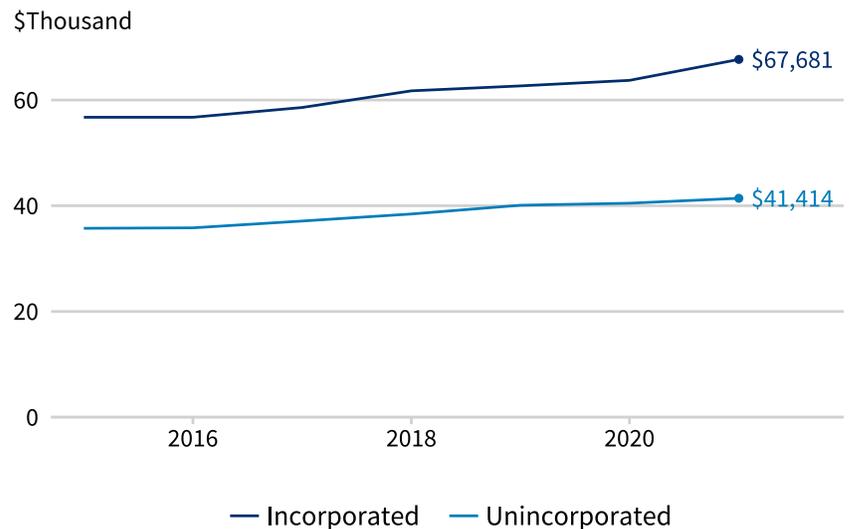


Self-employment

In 2021, 7.9 percent of private workers in the metropolitan area were self-employed, up from 7.6 percent in 2016. The percent self-employed included 3.4 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$67,681 in 2021, up 19.3 percent since 2016. The median income of the unincorporated self-employed was \$41,414 in 2021, up 15.6 percent since 2016. The median income for all private workers was \$49,363 in 2021, up 19.1 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	11,598	2,539	285	14,422
Other Services (except Public Administration)	10,521	2,323	243	13,087
Real Estate and Rental and Leasing	11,554	1,108	93	12,755
Construction	9,959	2,258	304	12,521
Administrative, Support, and Waste Management	9,713	1,084	191	10,988
Transportation and Warehousing	9,555	468	146	10,169
Retail Trade	7,148	1,973	272	9,393
Health Care and Social Assistance	6,655	1,953	369	8,977
Arts, Entertainment, and Recreation	5,815	350	91	6,256
Finance and Insurance	2,565	996	105	3,666
Educational Services	3,013	237	68	3,318
Accommodation and Food Services	1,597	1,174	537	3,308
Wholesale Trade	1,095	778	284	2,157
Manufacturing	1,035	584	361	1,980
Information	1,131	194	38	1,363
Agriculture, Forestry, Fishing, and Hunting	566	56	1	623
Management of Companies and Enterprises	*	13	71	84
Mining, Quarrying, and Oil and Gas Extraction	73	3	3	79
Utilities	41	18	5	64
Industries not classified	*	24	0	24
Total	93,634	18,119	3,338	115,091

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

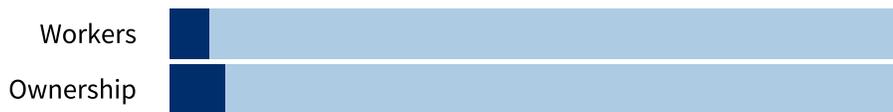
Business ownership share by demographic group

Women



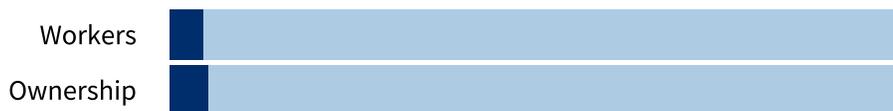
Women made up 48.2 percent of workers and owned 41.1 percent of businesses.

Veterans



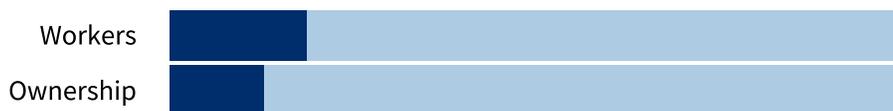
Veterans made up 5.4 percent of workers and owned 7.5 percent of businesses.

Hispanics



Hispanics made up 4.6 percent of workers and owned 5.2 percent of businesses.

Racial minorities



Racial minorities made up 18.6 percent of workers and owned 12.8 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	37,000	*	*
Male	51,000	14,560	65,560
Owned equally by both groups	2,700	2,483	5,183
Veteran	5,800	*	*
Not Veteran	84,500	18,521	103,021
Owned equally by both groups	500	519	1,019
Hispanic	5,300	*	*
Not Hispanic	85,000	20,187	105,187
Owned equally by both groups	90	*	*
American Indian and Alaska Native	150	*	*
Asian	3,000	1,146	4,146
Black or African American	9,600	415	10,015
Native Hawaiian and Other Pacific Islander	50	*	*
White	78,000	18,902	96,902
Hispanic or Racial Minority	17,500	1,945	19,445
White and Not Hispanic	73,000	18,374	91,374
Owned equally by both groups	200	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

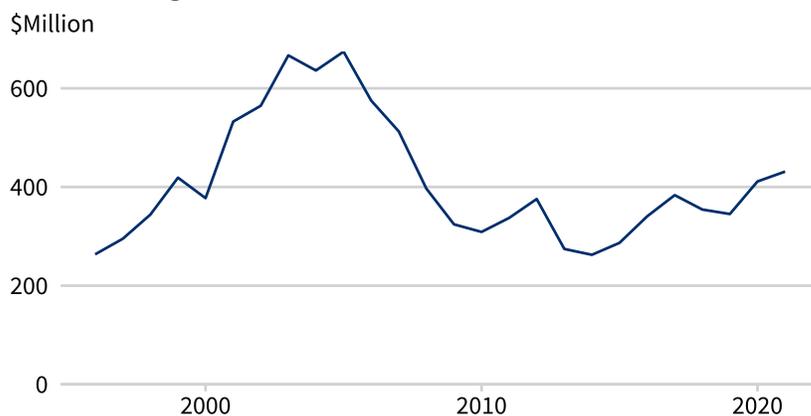
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$431.2 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$381.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.4 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	34,767	55.1	1,711	93.5	612,504	53.8
Health Care and Social Assistance	31,606	35.1	2,322	94.6	1,318,985	28.7
Manufacturing	28,273	34.2	945	85.3	1,425,979	28.0
Construction	25,491	89.8	2,562	98.4	1,417,762	85.8
Professional, Scientific, and Technical Services	20,681	74.8	2,824	96.1	1,289,329	71.9
Retail Trade	20,601	28.9	2,245	88.1	718,829	35.0
Other Services (except Public Administration)	20,503	75.4	2,566	97.2	629,821	73.1
Administrative, Support, and Waste Management	14,018	37.9	1,275	91.1	458,715	39.5
Wholesale Trade	13,242	50.2	1,062	83.4	815,554	48.5
Transportation and Warehousing	8,520	14.2	614	82.2	376,460	10.6
Finance and Insurance	7,868	21.3	1,101	87.9	519,056	16.1
Arts, Entertainment, and Recreation	6,051	71.1	441	96.7	146,917	69.0
Educational Services	5,108	51.3	305	94.1	161,381	52.2
Real Estate and Rental and Leasing	5,092	70.2	1,201	93.8	257,261	68.0
Information	2,604	22.8	232	80.3	127,002	18.4
Management of Companies and Enterprises	1,908	7.3	84	44.9	137,154	6.2
Utilities	313	11.0	23	65.7	20,912	7.1
Agriculture, Forestry, Fishing, and Hunting	224	100.0	57	100.0	8,215	100.0
Mining, Quarrying, and Oil and Gas Extraction	217	36.5	6	46.2	15,423	38.9
Industries not classified	27	100.0	24	100.0	330	100.0
Total	247,114	40.0	21,457	93.3	10,457,589	33.8

Source: [Statistics of US Businesses, 2019](#) (Census)

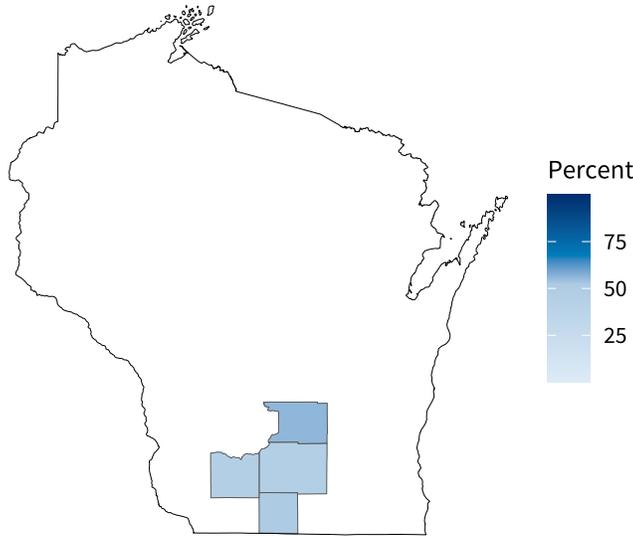
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Madison, Wisconsin

60,286 small businesses
98.3 percent of businesses

160,485 small business employees
46.8 percent of employees



Share of metropolitan area employees working at small businesses by county

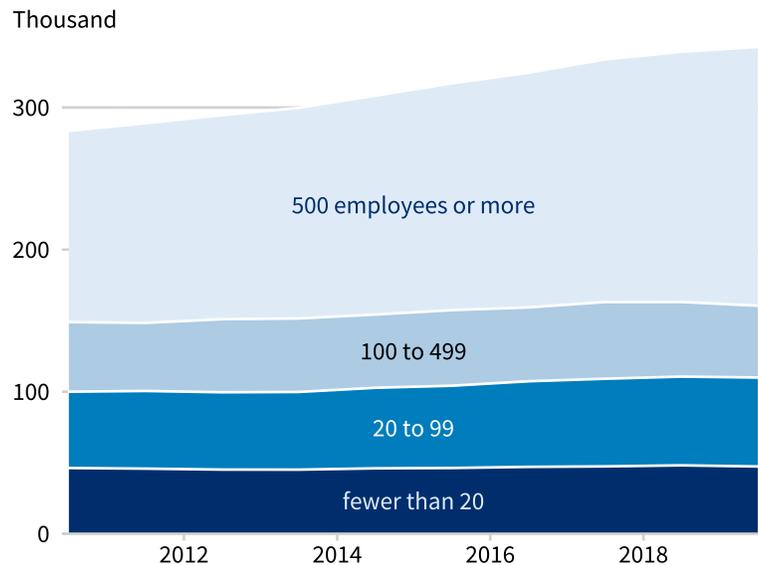
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.3 percent of metropolitan area businesses and 46.8 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 148,986 to 160,485 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 10,596 small businesses, including 10,359 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Accommodation and Food Services, which had 22,880 workers with a payroll of \$406.1 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)



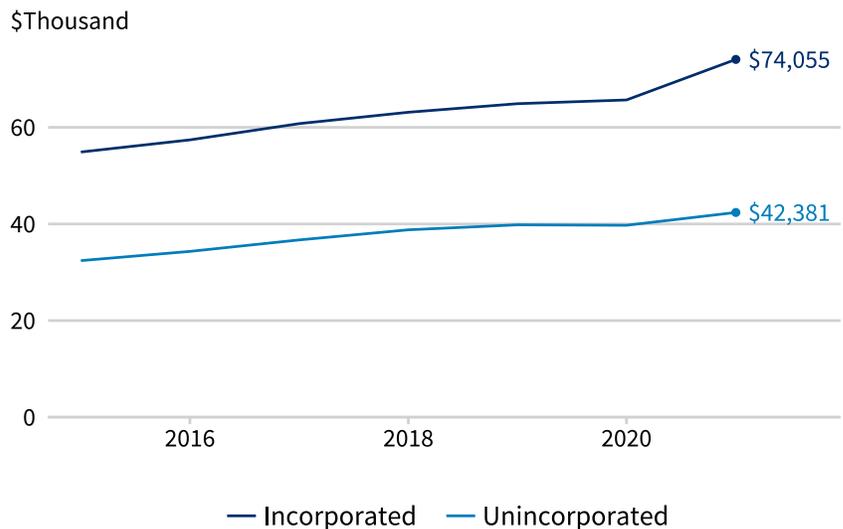
Self-employment

In 2021, 7.9 percent of private workers in the metropolitan area were self-employed, down slightly from 8.0 percent in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned.

The median income of the incorporated self-employed was \$74,055 in 2021, up 29.0 percent since 2016. The median income of the unincorporated self-employed was \$42,381 in 2021, up 23.5 percent since 2016. The median income for all private workers was \$56,267 in 2021, up 20.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	8,670	1,689	237	10,596
Real Estate and Rental and Leasing	6,020	644	75	6,739
Construction	4,163	1,422	147	5,732
Other Services (except Public Administration)	3,825	1,470	160	5,455
Retail Trade	4,042	1,001	207	5,250
Health Care and Social Assistance	3,392	866	269	4,527
Arts, Entertainment, and Recreation	3,797	298	76	4,171
Administrative, Support, and Waste Management	2,985	642	102	3,729
Transportation and Warehousing	3,169	308	79	3,556
Educational Services	2,246	218	48	2,512
Finance and Insurance	1,473	454	107	2,034
Accommodation and Food Services	661	981	373	2,015
Manufacturing	670	410	190	1,270
Wholesale Trade	615	409	178	1,202
Information	777	164	55	996
Agriculture, Forestry, Fishing, and Hunting	476	36	4	516
Management of Companies and Enterprises	*	12	41	53
Mining, Quarrying, and Oil and Gas Extraction	12	10	4	26
Utilities	23	*	*	23
Industries not classified	*	16	0	16
Total	47,016	11,042	2,228	60,286

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

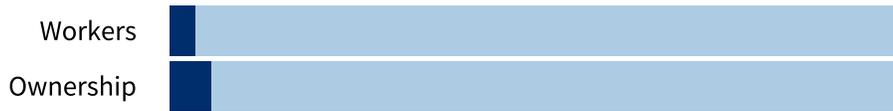
Business ownership share by demographic group

Women



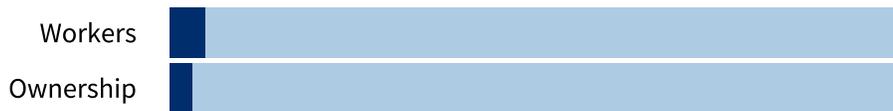
Women made up 48.2 percent of workers and owned 42.3 percent of businesses.

Veterans



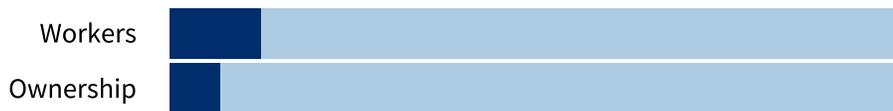
Veterans made up 3.4 percent of workers and owned 5.7 percent of businesses.

Hispanics



Hispanics made up 4.8 percent of workers and owned 3.1 percent of businesses.

Racial minorities



Racial minorities made up 12.4 percent of workers and owned 6.8 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	19,000	2,103	21,103
Male	26,000	7,195	33,195
Owned equally by both groups	1,200	*	*
Veteran	2,200	*	*
Not Veteran	44,000	10,482	54,482
Owned equally by both groups	200	197	397
Hispanic	1,400	*	*
Not Hispanic	45,000	11,009	56,009
Owned equally by both groups	50	*	*
American Indian and Alaska Native	60	*	*
Asian	1,700	349	2,049
Black or African American	1,600	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	43,000	10,930	53,930
Hispanic or Racial Minority	4,800	747	5,547
White and Not Hispanic	41,500	10,555	52,055
Owned equally by both groups	100	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

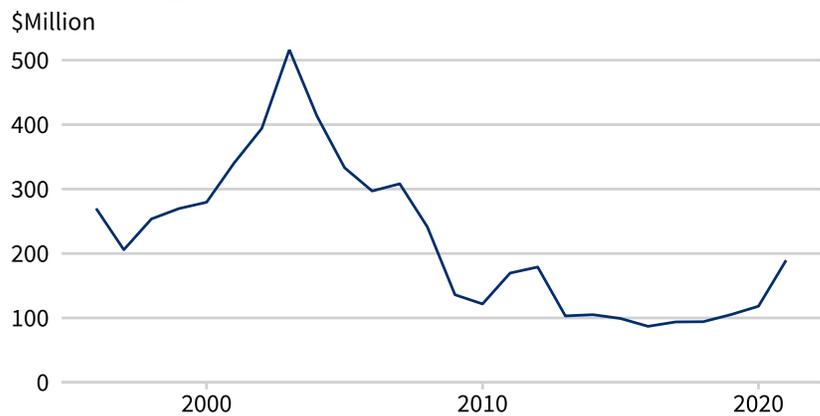
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$189.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$162.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$588.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Accommodation and Food Services	22,880	66.6	1,354	94.4	406,062	66.3
Health Care and Social Assistance	20,290	35.0	1,135	92.9	780,057	23.5
Manufacturing	16,119	43.3	600	87.6	860,178	37.0
Professional, Scientific, and Technical Services	15,486	53.7	1,926	94.8	1,185,476	44.0
Retail Trade	14,094	34.1	1,208	84.7	463,867	33.9
Construction	13,005	74.4	1,569	98.2	847,554	70.1
Other Services (except Public Administration)	12,441	83.3	1,630	97.8	442,850	81.7
Wholesale Trade	8,786	56.7	587	82.0	536,241	55.2
Administrative, Support, and Waste Management	8,467	51.8	744	92.0	310,511	51.3
Finance and Insurance	6,402	24.8	561	81.8	477,412	20.5
Arts, Entertainment, and Recreation	5,735	95.9	374	98.4	114,501	93.2
Real Estate and Rental and Leasing	4,588	84.6	719	95.9	218,477	87.1
Transportation and Warehousing	4,506	54.0	387	89.6	194,869	51.6
Educational Services	2,989	76.2	266	97.1	77,884	75.3
Information	2,948	14.7	219	79.1	215,913	11.5
Management of Companies and Enterprises	1,247	21.1	53	52.5	146,534	23.3
Agriculture, Forestry, Fishing, and Hunting	289	28.6	40	97.6	10,611	16.1
Mining, Quarrying, and Oil and Gas Extraction	182	85.0	14	93.3	14,467	85.9
Industries not classified	11	100.0	16	100.0	580	100.0
Total	160,485	46.8	13,270	92.9	7,306,075	37.2

Source: [Statistics of US Businesses](#), 2019 (Census)

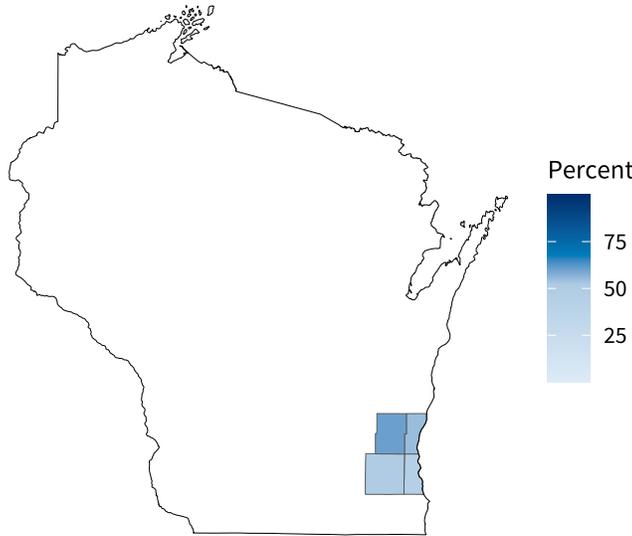
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Milwaukee-Waukesha

125,188 small businesses
98.7 percent of businesses

373,114 small business employees
47.0 percent of employees



Share of metropolitan area employees working at small businesses by county

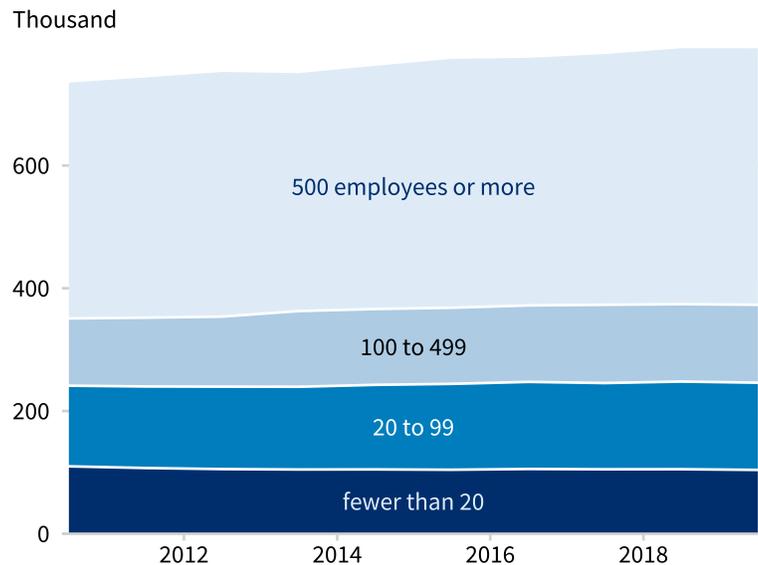
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.7 percent of metropolitan area businesses and 47.0 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 350,883 to 373,114 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 18,198 small businesses, including 17,833 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 58,880 workers with a payroll of \$2.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

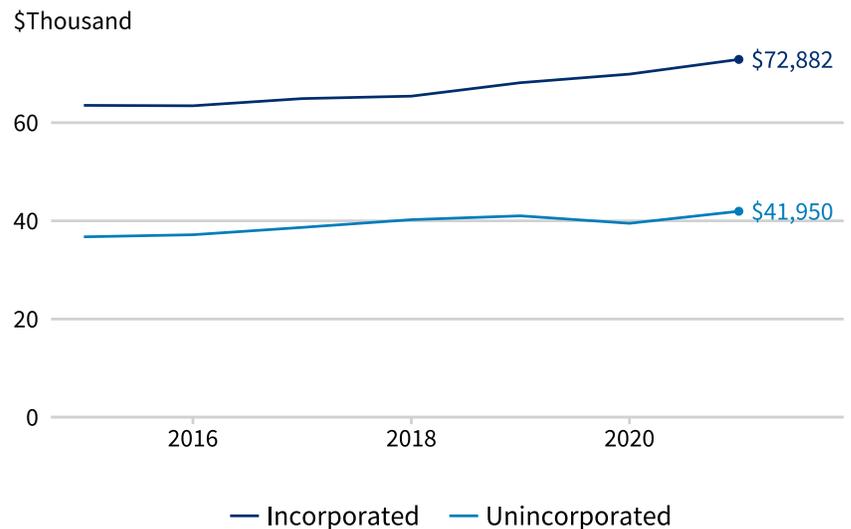


Self-employment

In 2021, 7.1 percent of private workers in the metropolitan area were self-employed, up from 6.7 percent in 2016. The percent self-employed included 3.0 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$72,882 in 2021, up 14.9 percent since 2016. The median income of the unincorporated self-employed was \$41,950 in 2021, up 12.9 percent since 2016. The median income for all private workers was \$54,256 in 2021, up 17.6 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

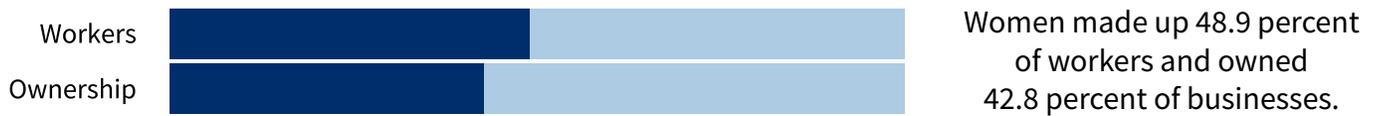
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	14,839	2,994	365	18,198
Other Services (except Public Administration)	10,860	2,976	381	14,217
Real Estate and Rental and Leasing	12,368	1,029	114	13,511
Retail Trade	8,478	2,290	334	11,102
Transportation and Warehousing	9,627	748	159	10,534
Construction	7,408	2,765	310	10,483
Health Care and Social Assistance	6,388	2,880	683	9,951
Administrative, Support, and Waste Management	6,611	1,482	260	8,353
Arts, Entertainment, and Recreation	7,038	512	138	7,688
Finance and Insurance	3,203	1,157	149	4,509
Educational Services	3,531	372	166	4,069
Accommodation and Food Services	1,492	1,778	701	3,971
Manufacturing	1,403	1,198	720	3,321
Wholesale Trade	1,581	1,244	456	3,281
Information	1,342	219	69	1,630
Agriculture, Forestry, Fishing, and Hunting	309	29	0	338
Management of Companies and Enterprises	*	34	107	141
Utilities	44	5	1	50
Industries not classified	*	43	0	43
Mining, Quarrying, and Oil and Gas Extraction	14	10	3	27
Total	96,536	23,737	4,915	125,188

* Not reported by the Census Bureau

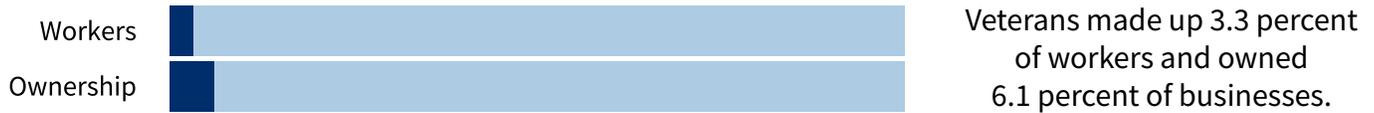
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

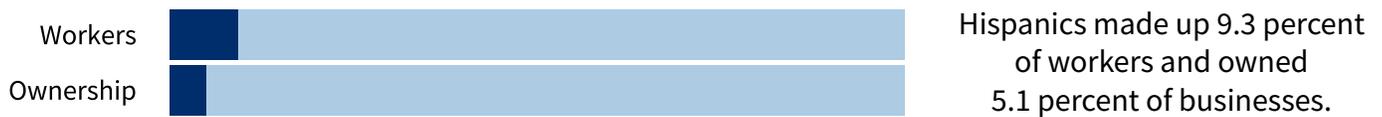
Women



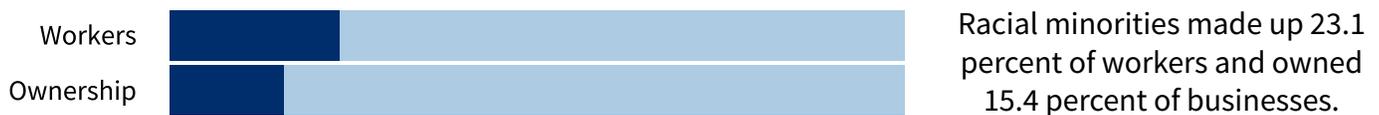
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	39,500	*	*
Male	51,000	17,682	68,682
Owned equally by both groups	2,300	4,290	6,590
Veteran	4,200	1,780	5,980
Not Veteran	88,000	24,480	112,480
Owned equally by both groups	400	925	1,325
Hispanic	5,000	807	5,807
Not Hispanic	87,500	26,284	113,784
Owned equally by both groups	150	*	*
American Indian and Alaska Native	200	*	*
Asian	3,800	1,724	5,524
Black or African American	12,000	835	12,835
Native Hawaiian and Other Pacific Islander	50	*	*
White	77,000	24,629	101,629
Hispanic or Racial Minority	20,500	3,414	23,914
White and Not Hispanic	72,000	23,564	95,564
Owned equally by both groups	250	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

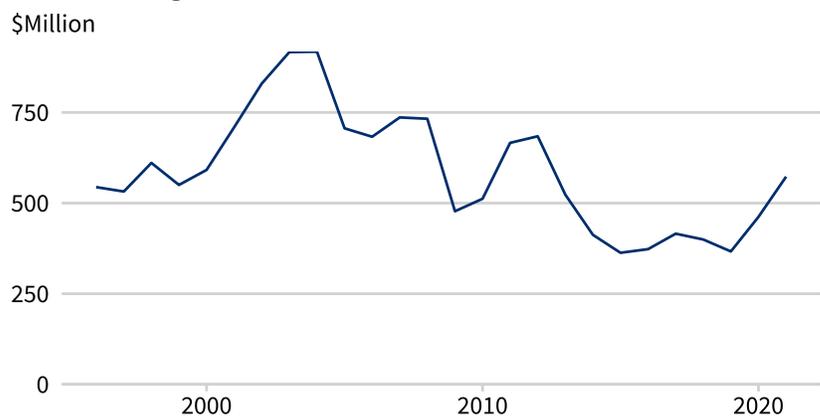
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$573.0 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$491.4 million. Total reported new lending to businesses through loans of \$1 million or less was \$1.9 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	58,880	44.0	3,563	96.5	2,278,506	33.4
Manufacturing	57,353	50.6	1,918	90.3	3,277,089	47.2
Accommodation and Food Services	42,177	58.6	2,479	95.7	708,578	55.4
Other Services (except Public Administration)	28,573	89.1	3,357	97.9	944,564	87.2
Retail Trade	27,500	34.8	2,624	90.0	946,591	42.7
Professional, Scientific, and Technical Services	26,791	64.4	3,359	95.3	2,056,229	61.2
Construction	25,205	81.0	3,075	98.7	1,783,631	78.2
Wholesale Trade	24,017	50.9	1,700	86.6	1,589,930	42.8
Administrative, Support, and Waste Management	23,039	48.7	1,742	92.7	827,968	45.8
Educational Services	12,282	35.9	538	94.4	429,948	25.7
Finance and Insurance	10,886	20.2	1,306	87.7	910,915	16.7
Arts, Entertainment, and Recreation	10,704	69.1	650	97.6	223,913	35.9
Transportation and Warehousing	9,045	34.7	907	88.8	424,596	36.0
Real Estate and Rental and Leasing	8,308	77.3	1,143	95.0	423,201	77.5
Information	4,916	30.0	288	81.6	353,040	27.8
Management of Companies and Enterprises	3,062	9.0	141	53.4	221,762	6.8
Mining, Quarrying, and Oil and Gas Extraction	200	96.2	13	92.9	15,630	91.3
Agriculture, Forestry, Fishing, and Hunting	104	100.0	29	100.0	1,970	100.0
Utilities	39	0.9	6	60.0	6,202	1.2
Industries not classified	33	100.0	43	100.0	844	100.0
Total	373,114	47.0	28,652	94.6	17,425,107	39.5

Source: [Statistics of US Businesses, 2019](#) (Census)

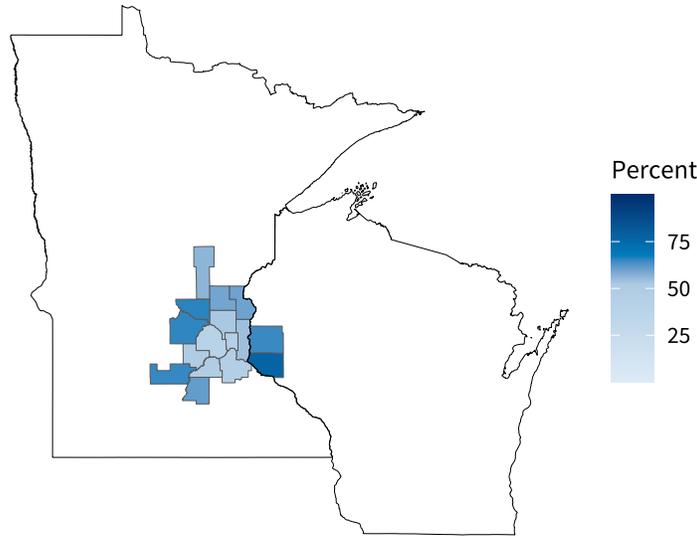
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Minneapolis-St. Paul-Bloomington

358,020 small businesses
99.3 percent of businesses

840,068 small business employees
45.6 percent of employees



Share of metropolitan area employees working at small businesses by county

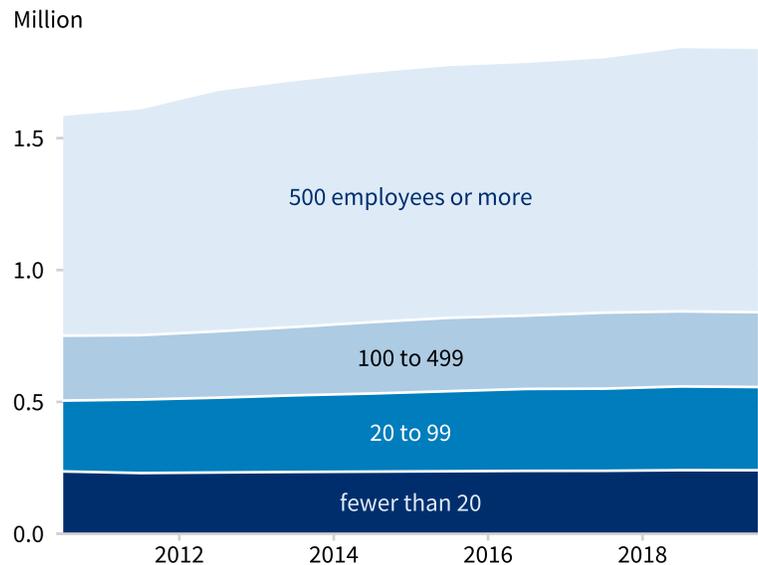
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.3 percent of metropolitan area businesses and 45.6 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 751,098 to 840,068 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 61,654 small businesses, including 60,713 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 138,069 workers with a payroll of \$5.5 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

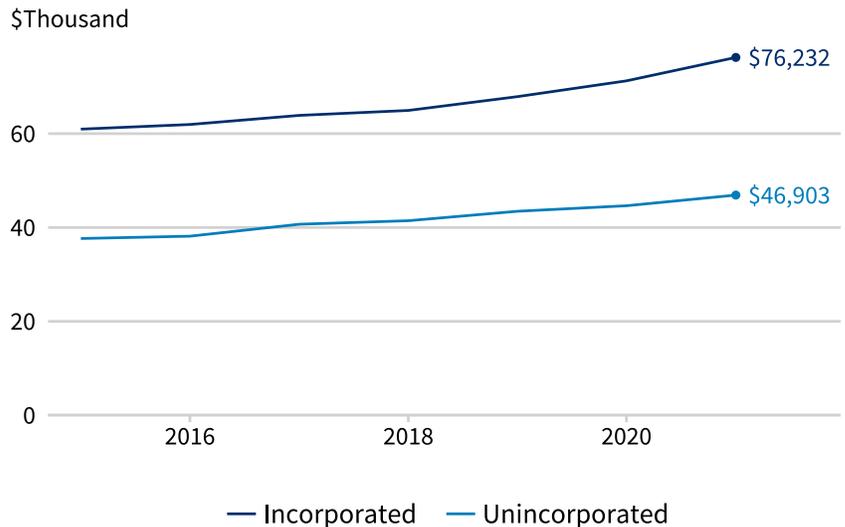


Self-employment

In 2021, 8.4 percent of private workers in the metropolitan area were self-employed, down from 8.6 percent in 2016. The percent self-employed included 3.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$76,232 in 2021, up 23.1 percent since 2016. The median income of the unincorporated self-employed was \$46,903 in 2021, up 23.0 percent since 2016. The median income for all private workers was \$63,166 in 2021, up 22.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	49,399	11,314	941	61,654
Transportation and Warehousing	33,710	1,770	357	35,837
Real Estate and Rental and Leasing	30,468	4,120	231	34,819
Construction	23,448	9,203	728	33,379
Other Services (except Public Administration)	21,519	7,417	881	29,817
Retail Trade	23,667	5,040	774	29,481
Arts, Entertainment, and Recreation	24,446	1,476	259	26,181
Health Care and Social Assistance	18,381	5,657	1,518	25,556
Administrative, Support, and Waste Management	18,905	4,127	588	23,620
Educational Services	12,166	1,035	346	13,547
Finance and Insurance	8,728	3,346	349	12,423
Wholesale Trade	4,175	3,296	874	8,345
Manufacturing	4,411	2,766	1,116	8,293
Accommodation and Food Services	3,204	3,245	1,566	8,015
Information	4,350	873	179	5,402
Agriculture, Forestry, Fishing, and Hunting	1,450	127	5	1,582
Management of Companies and Enterprises	*	61	248	309
Utilities	83	18	18	119
Industries not classified	*	95	0	95
Mining, Quarrying, and Oil and Gas Extraction	54	23	9	86
Total	282,564	64,959	10,497	358,020

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

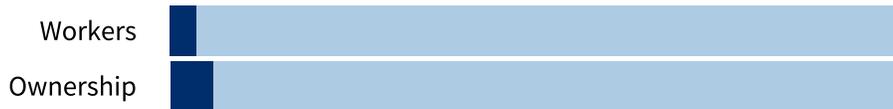
Business ownership share by demographic group

Women



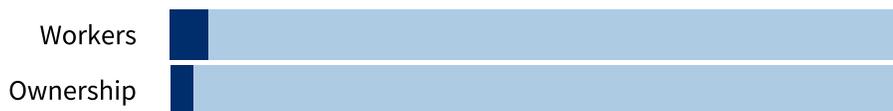
Women made up 48.0 percent of workers and owned 41.5 percent of businesses.

Veterans



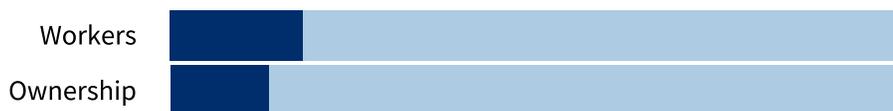
Veterans made up 3.6 percent of workers and owned 6.0 percent of businesses.

Hispanics



Hispanics made up 5.2 percent of workers and owned 3.2 percent of businesses.

Racial minorities



Racial minorities made up 18.1 percent of workers and owned 13.4 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	113,000	14,414	127,414
Male	156,000	45,703	201,703
Owned equally by both groups	6,800	8,930	15,730
Veteran			
Veteran	13,500	4,059	17,559
Not Veteran	261,000	63,217	324,217
Owned equally by both groups	1,200	*	*
Hispanic			
Hispanic	9,500	1,181	10,681
Not Hispanic	266,000	67,617	333,617
Owned equally by both groups	250	*	*
American Indian and Alaska Native			
American Indian and Alaska Native	600	318	918
Asian			
Asian	13,500	3,576	17,076
Black or African American			
Black or African American	26,000	1,316	27,316
Native Hawaiian and Other Pacific Islander			
Native Hawaiian and Other Pacific Islander	150	*	*
White			
White	235,000	63,827	298,827
Hispanic or Racial Minority			
Hispanic or Racial Minority	48,500	5,977	54,477
White and Not Hispanic			
White and Not Hispanic	226,000	62,298	288,298
Owned equally by both groups	600	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

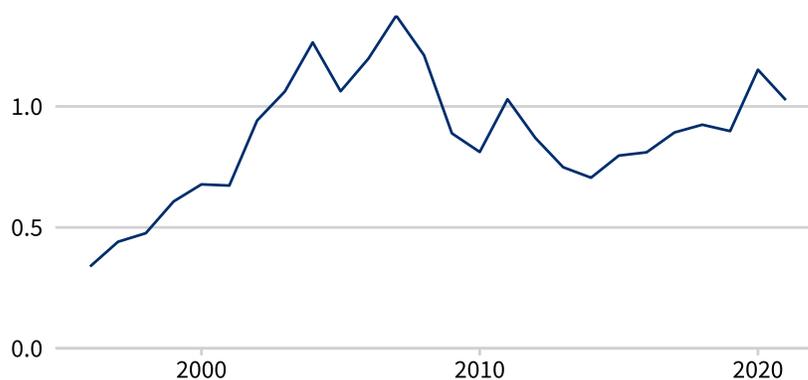
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$1.0 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$1.1 billion. Total reported new lending to businesses through loans of \$1 million or less was \$3.6 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	138,069	45.3	7,175	97.5	5,486,301	37.1
Accommodation and Food Services	95,929	57.7	4,811	96.5	1,938,951	55.7
Manufacturing	91,037	46.5	3,882	92.7	5,369,923	40.6
Professional, Scientific, and Technical Services	76,371	61.2	12,255	97.4	6,165,998	56.5
Other Services (except Public Administration)	73,102	87.6	8,298	98.8	2,452,118	83.4
Construction	65,673	74.7	9,931	99.2	5,035,486	70.3
Retail Trade	61,748	32.7	5,814	93.8	2,065,814	37.1
Wholesale Trade	50,950	50.8	4,170	90.5	3,836,780	48.0
Administrative, Support, and Waste Management	46,763	47.9	4,715	95.6	2,051,605	49.8
Educational Services	27,191	51.9	1,381	97.3	923,416	50.6
Finance and Insurance	26,535	20.3	3,695	93.0	2,377,599	16.4
Transportation and Warehousing	24,841	37.3	2,127	92.2	1,085,088	31.1
Arts, Entertainment, and Recreation	20,065	49.8	1,735	97.7	684,219	42.2
Real Estate and Rental and Leasing	19,553	63.3	4,351	97.3	1,063,276	58.9
Information	13,666	29.2	1,052	86.9	1,005,109	22.5
Management of Companies and Enterprises	6,376	5.5	309	50.5	546,078	4.1
Utilities	1,047	12.9	36	72.0	98,936	11.0
Mining, Quarrying, and Oil and Gas Extraction	569	73.9	32	94.1	47,912	77.8
Agriculture, Forestry, Fishing, and Hunting	515	100.0	132	100.0	21,187	100.0
Industries not classified	68	100.0	95	100.0	2,915	100.0
Total	840,068	45.6	75,456	96.8	42,258,711	37.7

Source: [Statistics of US Businesses, 2019](#) (Census)

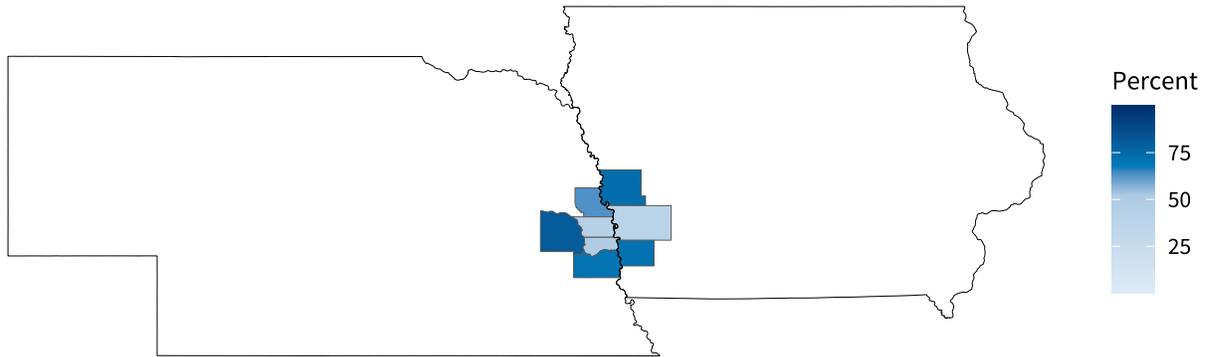
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Omaha-Council Bluffs

82,924 small businesses
98.6 percent of businesses

192,312 small business employees
44.5 percent of employees



Share of metropolitan area employees working at small businesses by county

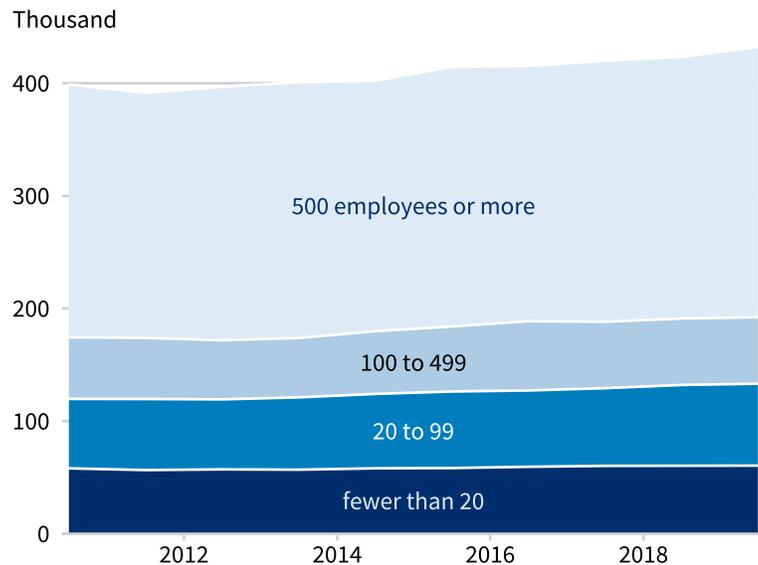
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.6 percent of metropolitan area businesses and 44.5 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 174,469 to 192,312 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 10,376 small businesses, including 10,165 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 30,932 workers with a payroll of \$1.3 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

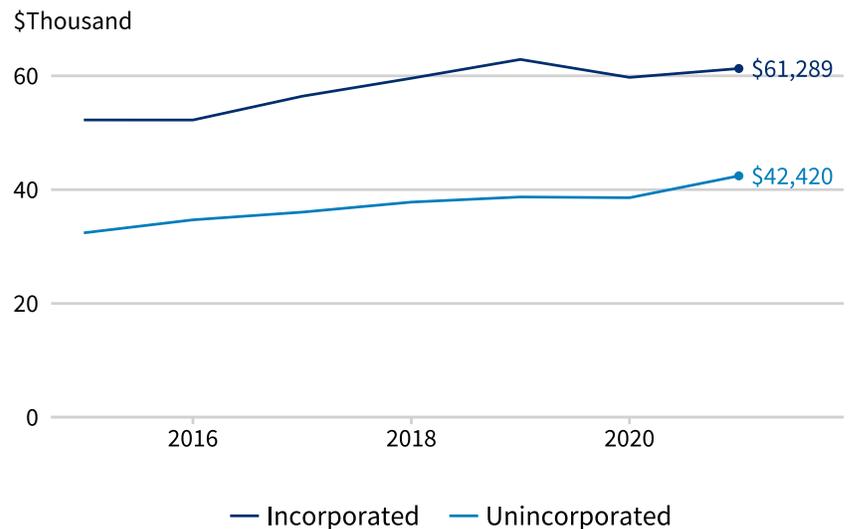


Self-employment

In 2021, 8.3 percent of private workers in the metropolitan area were self-employed, up from 7.9 percent in 2016. The percent self-employed included 3.6 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$61,289 in 2021, up 17.3 percent since 2016. The median income of the unincorporated self-employed was \$42,420 in 2021, up 22.3 percent since 2016. The median income for all private workers was \$53,194 in 2021, up 23.2 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	8,193	1,972	211	10,376
Construction	7,154	2,669	267	10,090
Real Estate and Rental and Leasing	8,218	1,028	70	9,316
Other Services (except Public Administration)	6,291	1,838	208	8,337
Retail Trade	5,791	1,235	211	7,237
Health Care and Social Assistance	5,188	1,673	373	7,234
Administrative, Support, and Waste Management	5,511	1,127	157	6,795
Transportation and Warehousing	5,388	621	89	6,098
Arts, Entertainment, and Recreation	4,009	330	69	4,408
Finance and Insurance	2,640	942	123	3,705
Educational Services	2,509	210	63	2,782
Accommodation and Food Services	873	1,051	394	2,318
Wholesale Trade	709	632	261	1,602
Manufacturing	625	364	146	1,135
Information	763	117	47	927
Agriculture, Forestry, Fishing, and Hunting	522	32	1	555
Management of Companies and Enterprises	*	15	69	84
Utilities	21	6	3	30
Industries not classified	*	26	0	26
Mining, Quarrying, and Oil and Gas Extraction	10	3	3	16
Total	64,415	15,873	2,636	82,924

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

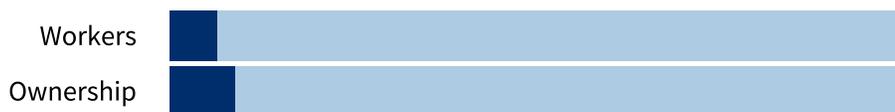
Business ownership share by demographic group

Women



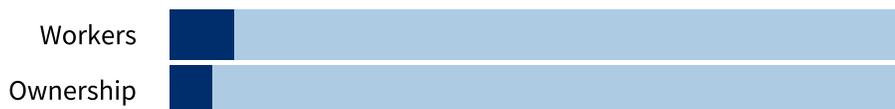
Women made up 47.5 percent of workers and owned 42.6 percent of businesses.

Veterans



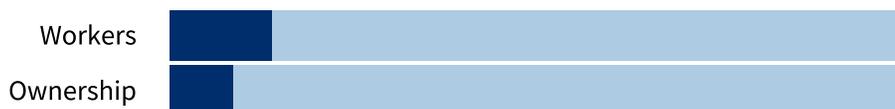
Veterans made up 6.5 percent of workers and owned 9.0 percent of businesses.

Hispanics



Hispanics made up 8.8 percent of workers and owned 5.9 percent of businesses.

Racial minorities



Racial minorities made up 13.9 percent of workers and owned 8.6 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

	Without employees	With employees	Total businesses
Ownership			
Female	25,000	3,107	28,107
Male	34,000	11,031	45,031
Owned equally by both groups	2,200	3,077	5,277
Veteran	4,700	*	*
Not Veteran	56,500	15,293	71,793
Owned equally by both groups	450	884	1,334
Hispanic	3,900	536	4,436
Not Hispanic	57,500	16,598	74,098
Owned equally by both groups	90	*	*
American Indian and Alaska Native	150	*	*
Asian	2,200	597	2,797
Black or African American	3,800	*	*
Native Hawaiian and Other Pacific Islander	40	*	*
White	55,500	16,429	71,929
Hispanic or Racial Minority	9,800	1,359	11,159
White and Not Hispanic	51,500	15,742	67,242
Owned equally by both groups	150	114	264

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

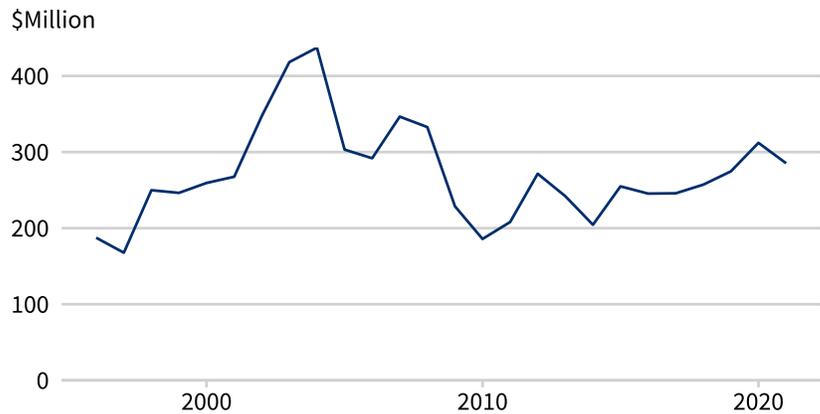
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$285.3 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$266.5 million. Total reported new lending to businesses through loans of \$1 million or less was \$857.9 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	30,932	45.0	2,046	95.4	1,338,889	36.5
Accommodation and Food Services	25,238	58.3	1,445	93.8	436,638	55.4
Construction	21,012	78.0	2,936	98.7	1,247,542	73.5
Other Services (except Public Administration)	16,265	90.3	2,046	97.6	493,171	87.4
Retail Trade	15,339	28.2	1,446	85.5	589,205	38.0
Professional, Scientific, and Technical Services	14,054	59.5	2,183	95.3	996,934	58.7
Administrative, Support, and Waste Management	12,565	48.4	1,284	92.8	477,760	50.6
Manufacturing	11,016	32.8	510	85.9	561,108	32.0
Wholesale Trade	10,410	52.0	893	83.1	653,821	47.9
Finance and Insurance	7,634	17.7	1,065	87.4	551,429	15.5
Transportation and Warehousing	6,636	42.5	710	89.0	333,216	43.8
Real Estate and Rental and Leasing	5,917	74.9	1,098	94.9	297,468	75.4
Arts, Entertainment, and Recreation	5,303	60.7	399	96.4	116,414	69.9
Educational Services	4,279	37.4	273	96.1	104,129	26.0
Information	3,444	26.4	164	74.9	209,986	21.4
Management of Companies and Enterprises	1,846	11.2	84	49.7	183,544	14.8
Mining, Quarrying, and Oil and Gas Extraction	187	40.4	6	60.0	13,234	40.0
Agriculture, Forestry, Fishing, and Hunting	111	100.0	33	100.0	5,127	100.0
Utilities	103	14.5	9	69.2	8,401	6.6
Industries not classified	21	100.0	26	100.0	815	100.0
Total	192,312	44.5	18,509	93.8	8,618,831	39.7

Source: [Statistics of US Businesses, 2019](#) (Census)

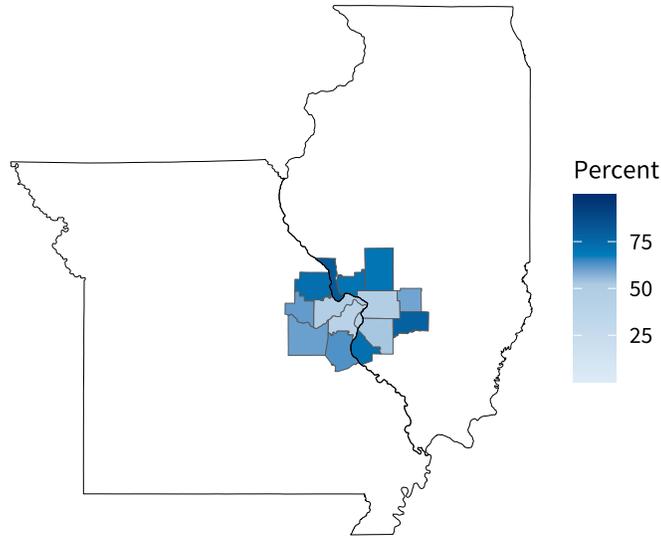
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St. Louis

247,961 small businesses
99.1 percent of businesses

565,630 small business employees
45.1 percent of employees



Share of employees working at small businesses by county or independent city

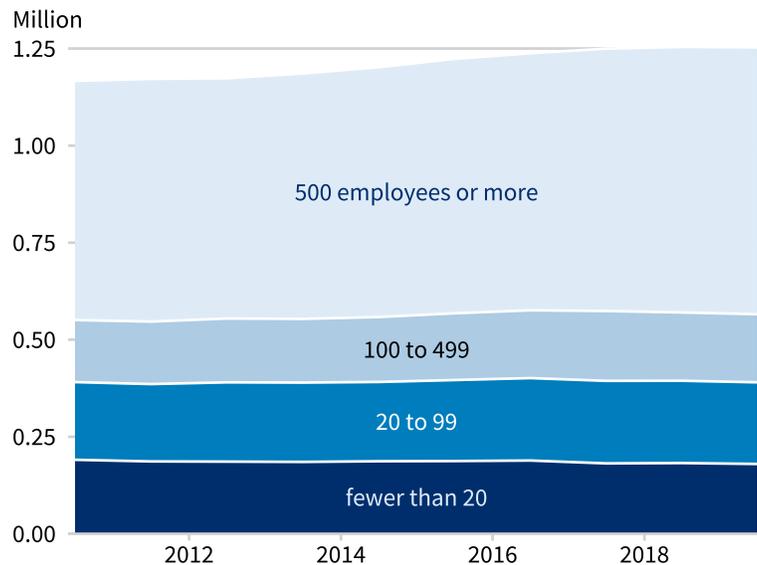
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 99.1 percent of metropolitan area businesses and 45.1 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 550,643 to 565,630 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 32,797 small businesses, including 32,170 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 87,775 workers with a payroll of \$3.2 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

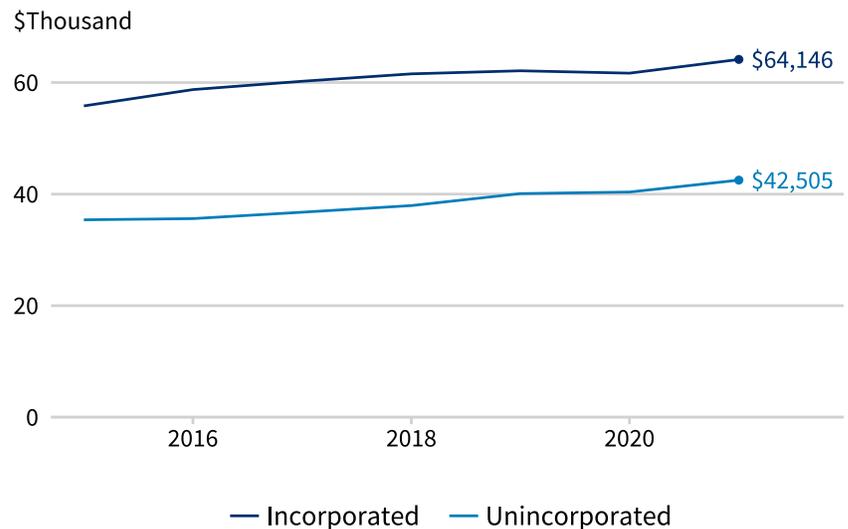


Self-employment

In 2021, 7.6 percent of private workers in the metropolitan area were self-employed, up slightly from 7.5 percent in 2016. The percent self-employed included 3.2 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$64,146 in 2021, up 9.2 percent since 2016. The median income of the unincorporated self-employed was \$42,505 in 2021, up 19.4 percent since 2016. The median income for all private workers was \$54,136 in 2021, up 17.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

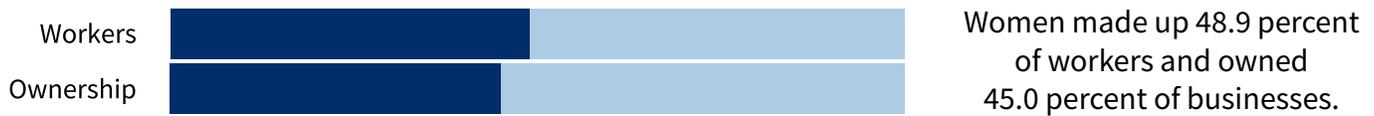
Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	26,580	5,590	627	32,797
Other Services (except Public Administration)	23,936	5,595	550	30,081
Real Estate and Rental and Leasing	23,352	2,182	153	25,687
Health Care and Social Assistance	14,539	8,512	941	23,992
Construction	17,088	5,408	621	23,117
Retail Trade	17,176	4,114	609	21,899
Administrative, Support, and Waste Management	17,285	2,791	417	20,493
Transportation and Warehousing	17,030	1,349	259	18,638
Arts, Entertainment, and Recreation	12,337	824	189	13,350
Finance and Insurance	6,837	2,343	265	9,445
Educational Services	6,759	553	199	7,511
Accommodation and Food Services	3,003	2,921	1,221	7,145
Wholesale Trade	2,752	1,998	659	5,409
Manufacturing	2,195	1,357	605	4,157
Information	2,358	415	94	2,867
Agriculture, Forestry, Fishing, and Hunting	874	49	5	928
Industries not classified	*	292	1	293
Mining, Quarrying, and Oil and Gas Extraction	232	27	13	272
Management of Companies and Enterprises	*	45	183	228
Utilities	49	17	8	74
Total	194,382	46,324	7,255	247,961

* Not reported by the Census Bureau

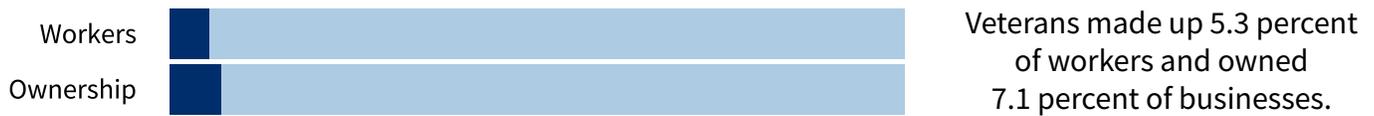
Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

Business ownership share by demographic group

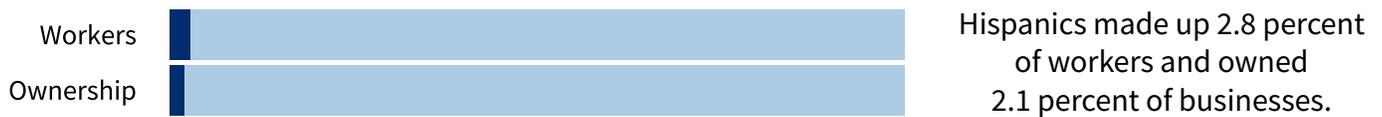
Women



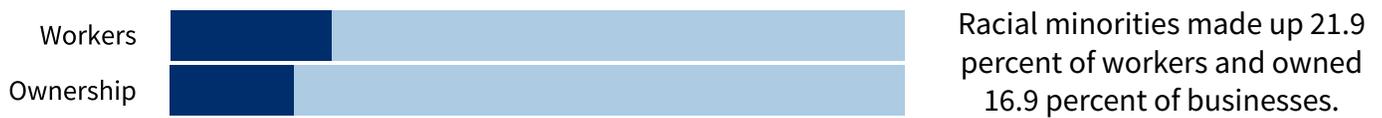
Veterans



Hispanics



Racial minorities



Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	83,500	9,894	93,394
Male	101,000	28,549	129,549
Owned equally by both groups	5,000	7,688	12,688
Veteran	11,500	2,977	14,477
Not Veteran	177,000	41,835	218,835
Owned equally by both groups	850	*	*
Hispanic	4,000	*	*
Not Hispanic	186,000	45,431	231,431
Owned equally by both groups	150	69	219
American Indian and Alaska Native	250	72	322
Asian	7,700	2,414	10,114
Black or African American	27,000	2,333	29,333
Native Hawaiian and Other Pacific Islander	80	*	*
White	155,000	41,282	196,282
Hispanic or Racial Minority	38,500	5,365	43,865
White and Not Hispanic	151,000	40,545	191,545
Owned equally by both groups	400	221	621

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

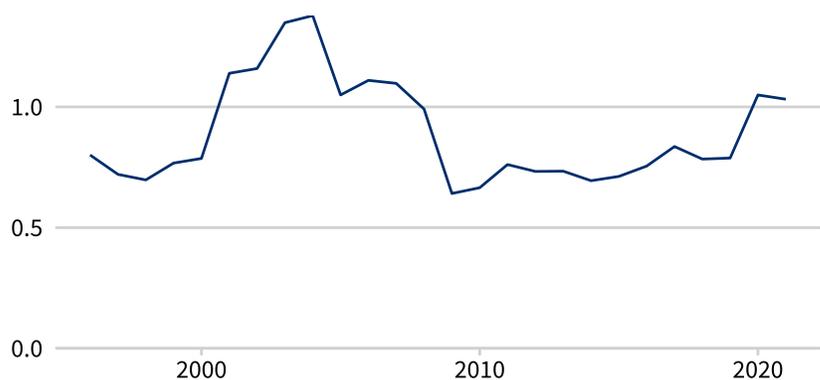
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$1.0 billion in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$916.1 million. Total reported new lending to businesses through loans of \$1 million or less was \$3.3 billion.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Billion



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	87,775	45.7	9,453	98.1	3,233,392	35.0
Accommodation and Food Services	75,713	56.7	4,142	96.4	1,323,892	55.2
Construction	54,463	76.9	6,029	99.0	3,469,234	71.6
Manufacturing	47,891	42.5	1,962	90.6	2,533,376	33.3
Other Services (except Public Administration)	47,808	84.7	6,145	98.4	1,470,307	82.4
Professional, Scientific, and Technical Services	46,752	52.9	6,217	96.1	3,440,166	50.9
Retail Trade	45,699	32.8	4,723	92.8	1,649,673	41.3
Wholesale Trade	33,569	57.4	2,657	88.5	2,225,720	51.0
Administrative, Support, and Waste Management	32,826	42.0	3,208	94.1	1,310,349	42.7
Finance and Insurance	19,605	28.2	2,608	91.7	1,347,305	20.3
Transportation and Warehousing	18,596	35.9	1,608	90.0	872,373	36.0
Educational Services	15,873	27.9	752	96.0	492,317	16.9
Arts, Entertainment, and Recreation	13,986	58.3	1,013	97.5	330,531	38.5
Real Estate and Rental and Leasing	11,019	63.7	2,335	95.8	537,131	58.1
Information	6,227	22.0	509	83.6	360,780	16.1
Management of Companies and Enterprises	5,540	8.6	228	53.3	409,029	6.7
Mining, Quarrying, and Oil and Gas Extraction	786	85.7	40	90.9	59,829	86.0
Agriculture, Forestry, Fishing, and Hunting	688	99.9	54	98.2	18,817	99.7
Utilities	543	6.1	25	73.5	38,308	3.9
Industries not classified	271	100.0	293	100.0	2,817	100.0
Total	565,630	45.1	53,579	96.1	25,125,346	37.4

Source: [Statistics of US Businesses](#), 2019 (Census)

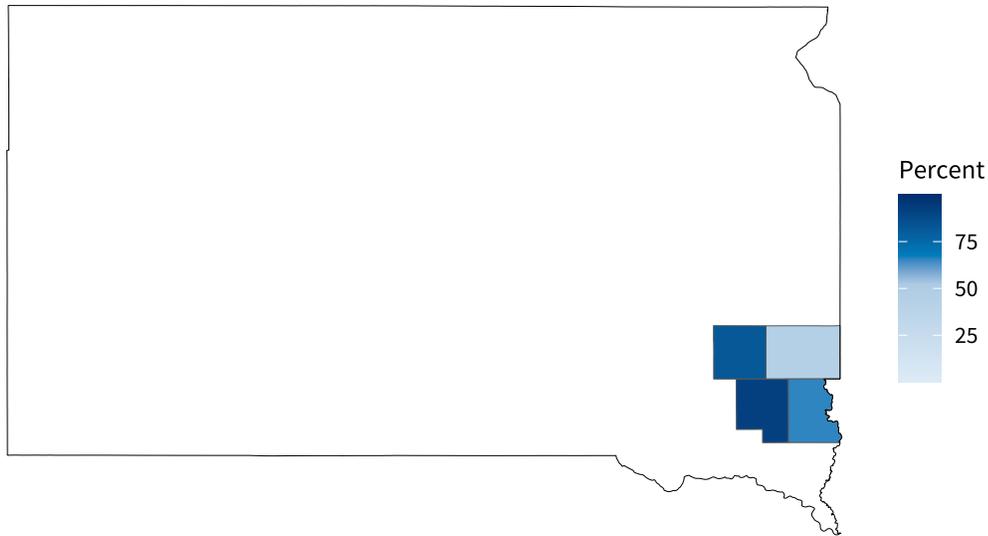
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Sioux Falls, South Dakota

27,662 small businesses
98.0 percent of businesses

69,442 small business employees
48.2 percent of employees



Share of metropolitan area employees working at small businesses by county

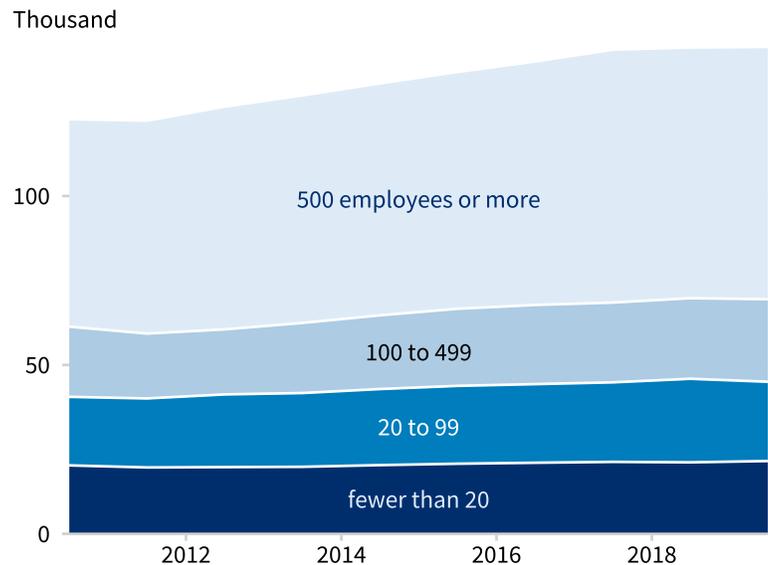
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.0 percent of metropolitan area businesses and 48.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 61,346 to 69,442 workers. The industry with the most small businesses in 2019 was Real Estate and Rental and Leasing, with 3,318 small businesses, including 3,288 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 9,675 workers with a payroll of \$403.6 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

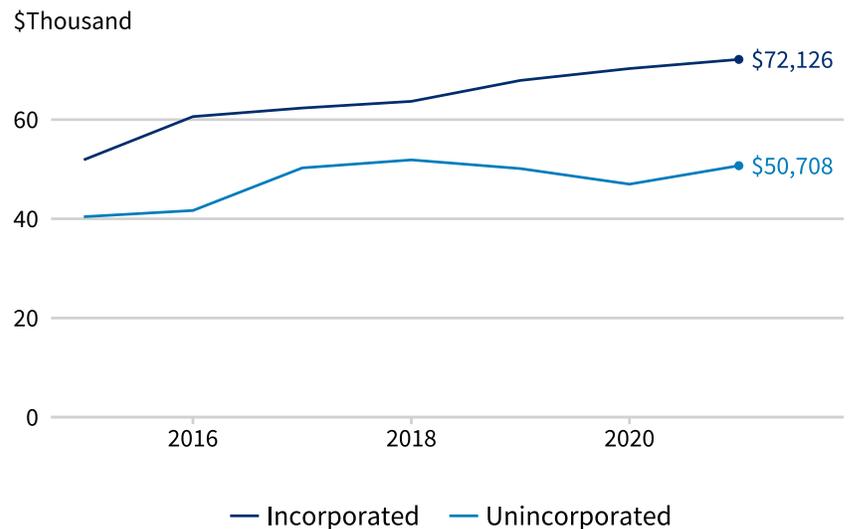


Self-employment

In 2021, 8.6 percent of private workers in the metropolitan area were self-employed, down from 8.8 percent in 2016. The percent self-employed included 3.5 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$72,126 in 2021, up 19.0 percent since 2016. The median income of the unincorporated self-employed was \$50,708 in 2021, up 21.7 percent since 2016. The median income for all private workers was \$48,402 in 2021, up 24.8 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	   			
	Without employees	1–19 employees	20–499 employees	All small businesses
Real Estate and Rental and Leasing	3,015	273	30	3,318
Professional, Scientific, and Technical Services	2,583	560	68	3,211
Construction	2,169	929	86	3,184
Retail Trade	2,529	500	118	3,147
Other Services (except Public Administration)	1,860	640	66	2,566
Transportation and Warehousing	1,742	297	36	2,075
Health Care and Social Assistance	1,420	430	122	1,972
Administrative, Support, and Waste Management	1,497	332	45	1,874
Finance and Insurance	1,203	334	56	1,593
Arts, Entertainment, and Recreation	1,369	142	30	1,541
Educational Services	707	52	14	773
Accommodation and Food Services	243	293	149	685
Wholesale Trade	243	230	123	596
Manufacturing	260	150	63	473
Agriculture, Forestry, Fishing, and Hunting	319	13	0	332
Information	239	60	21	320
Management of Companies and Enterprises	*	8	30	38
Utilities	8	3	3	14
Mining, Quarrying, and Oil and Gas Extraction	11	*	*	14
Industries not classified	*	10	0	10
Total	21,417	5,252	993	27,662

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

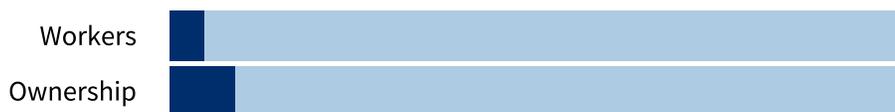
Business ownership share by demographic group

Women



Women made up 47.5 percent of workers and owned 41.8 percent of businesses.

Veterans



Veterans made up 4.7 percent of workers and owned 8.9 percent of businesses.

Hispanics



Hispanics made up 3.5 percent of workers and owned 2.2 percent of businesses.

Racial minorities



Racial minorities made up 9.4 percent of workers and owned 4.6 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	7,900	871	8,771
Male	12,000	3,178	15,178
Owned equally by both groups	800	*	*
Veteran	1,600	*	*
Not Veteran	19,000	4,829	23,829
Owned equally by both groups	200	*	*
Hispanic	400	140	540
Not Hispanic	20,000	5,211	25,211
Owned equally by both groups	*	*	*
American Indian and Alaska Native	50	*	*
Asian	300	*	*
Black or African American	500	*	*
Native Hawaiian and Other Pacific Islander	*	*	*
White	19,500	5,183	24,683
Hispanic or Racial Minority	1,300	361	1,661
White and Not Hispanic	19,500	4,977	24,477
Owned equally by both groups	30	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

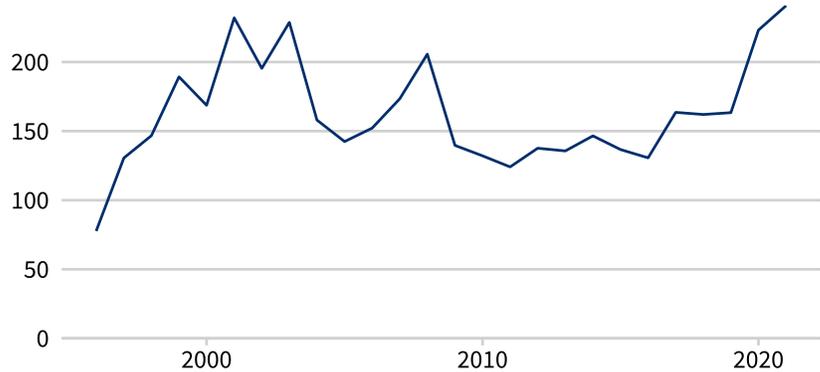
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$240.8 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$132.3 million. Total reported new lending to businesses through loans of \$1 million or less was \$568.3 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	9,675	32.4	552	93.6	403,559	21.0
Accommodation and Food Services	9,545	68.7	442	91.1	164,697	69.8
Construction	7,566	90.3	1,015	98.9	459,641	91.9
Retail Trade	6,845	36.4	618	81.1	243,926	45.6
Manufacturing	5,999	38.9	213	85.9	280,324	36.8
Other Services (except Public Administration)	4,800	93.9	706	97.9	148,028	91.1
Wholesale Trade	4,773	67.4	353	79.5	277,764	62.4
Professional, Scientific, and Technical Services	3,740	71.5	628	94.9	226,379	73.2
Administrative, Support, and Waste Management	3,315	66.0	377	92.2	138,344	70.4
Finance and Insurance	3,122	23.7	390	86.5	218,565	23.9
Transportation and Warehousing	2,761	56.6	333	89.0	118,554	55.6
Arts, Entertainment, and Recreation	2,284	70.1	172	96.6	41,775	79.8
Real Estate and Rental and Leasing	1,602	80.9	303	91.5	71,670	79.6
Information	1,516	44.4	81	75.0	83,494	43.6
Educational Services	1,229	42.6	66	93.0	30,785	47.2
Management of Companies and Enterprises	459	8.5	38	65.5	28,550	7.9
Utilities	106	39.0	6	66.7	8,223	30.9
Mining, Quarrying, and Oil and Gas Extraction	60	100.0	3	100.0	3,376	100.0
Agriculture, Forestry, Fishing, and Hunting	24	100.0	13	100.0	1,396	100.0
Industries not classified	21	100.0	10	100.0	207	100.0
Total	69,442	48.2	6,245	91.7	2,949,257	42.2

Source: [Statistics of US Businesses](#), 2019 (Census)

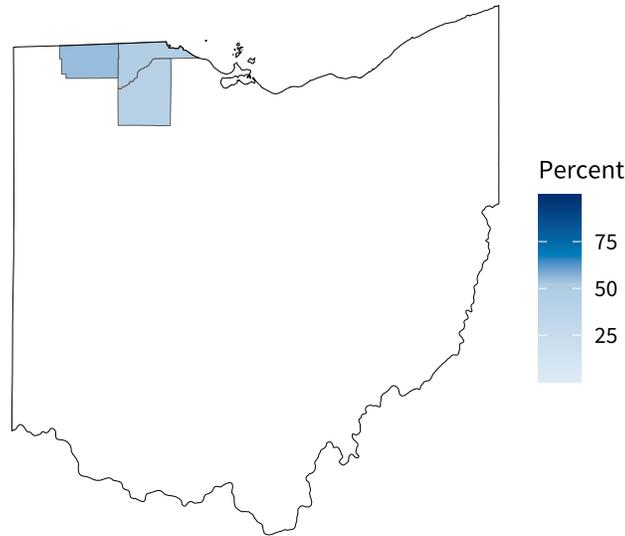
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Toledo, Ohio

45,849 small businesses
98.1 percent of businesses

124,495 small business employees
46.2 percent of employees



Share of metropolitan area employees working at small businesses by county

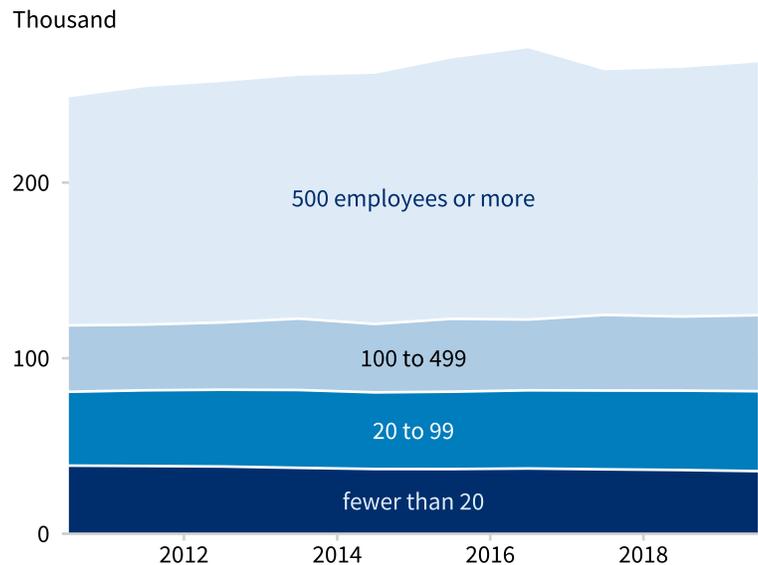
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.1 percent of metropolitan area businesses and 46.2 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 118,705 to 124,495 workers. The industry with the most small businesses in 2019 was Professional, Scientific, and Technical Services, with 5,530 small businesses, including 5,397 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 19,682 workers with a payroll of \$762.2 million (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

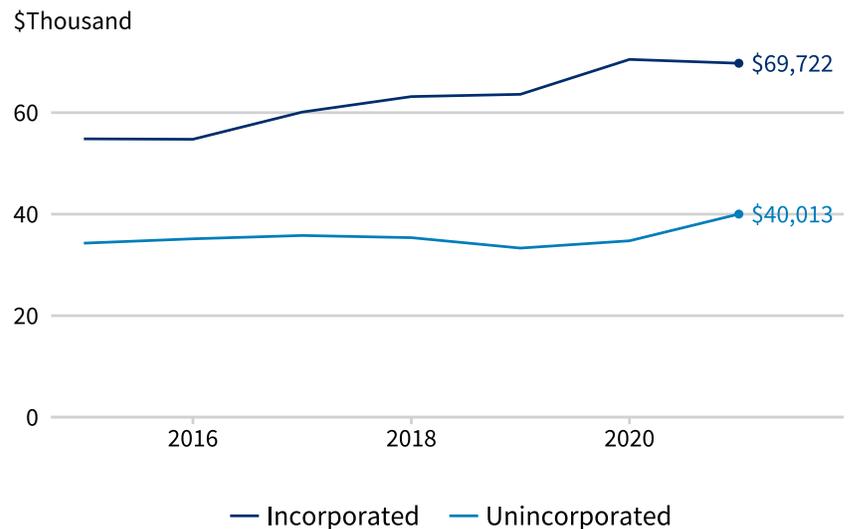


Self-employment

In 2021, 7.1 percent of private workers in the metropolitan area were self-employed, up from 6.7 percent in 2016. The percent self-employed included 2.8 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$69,722 in 2021, up 27.3 percent since 2016. The median income of the unincorporated self-employed was \$40,013 in 2021, up 13.9 percent since 2016. The median income for all private workers was \$46,215 in 2021, up 13.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry				
	Without employees	1–19 employees	20–499 employees	All small businesses
Professional, Scientific, and Technical Services	4,583	814	133	5,530
Other Services (except Public Administration)	4,260	1,077	125	5,462
Construction	3,653	801	119	4,573
Real Estate and Rental and Leasing	4,203	301	45	4,549
Health Care and Social Assistance	3,158	846	227	4,231
Retail Trade	3,188	852	155	4,195
Administrative, Support, and Waste Management	3,351	474	95	3,920
Transportation and Warehousing	3,017	231	77	3,325
Arts, Entertainment, and Recreation	2,395	145	36	2,576
Finance and Insurance	1,169	401	45	1,615
Accommodation and Food Services	540	699	284	1,523
Educational Services	1,333	98	58	1,489
Wholesale Trade	542	346	164	1,052
Manufacturing	478	371	201	1,050
Information	447	74	23	544
Agriculture, Forestry, Fishing, and Hunting	199	6	0	205
Management of Companies and Enterprises	*	5	32	37
Utilities	11	6	4	21
Mining, Quarrying, and Oil and Gas Extraction	14	*	*	18
Industries not classified	*	8	0	8
Total	36,541	7,550	1,758	45,849

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

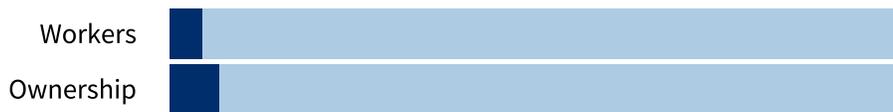
Business ownership share by demographic group

Women



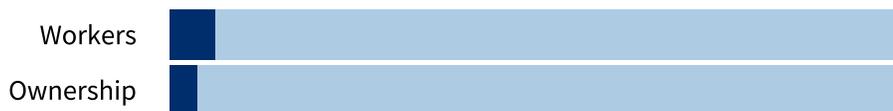
Women made up 48.7 percent of workers and owned 42.7 percent of businesses.

Veterans



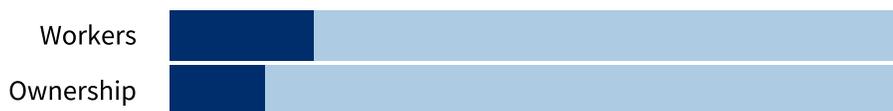
Veterans made up 4.4 percent of workers and owned 6.7 percent of businesses.

Hispanics



Hispanics made up 6.3 percent of workers and owned 3.7 percent of businesses.

Racial minorities



Racial minorities made up 19.5 percent of workers and owned 12.9 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	15,000	1,627	16,627
Male	19,500	5,408	24,908
Owned equally by both groups	950	1,016	1,966
Veteran	2,000	541	2,541
Not Veteran	33,000	7,311	40,311
Owned equally by both groups	150	*	*
Hispanic	1,400	*	*
Not Hispanic	34,000	7,868	41,868
Owned equally by both groups	30	*	*
American Indian and Alaska Native	70	*	*
Asian	800	426	1,226
Black or African American	3,900	116	4,016
Native Hawaiian and Other Pacific Islander	*	*	*
White	30,500	7,433	37,933
Hispanic or Racial Minority	6,000	700	6,700
White and Not Hispanic	29,500	7,283	36,783
Owned equally by both groups	70	*	*

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

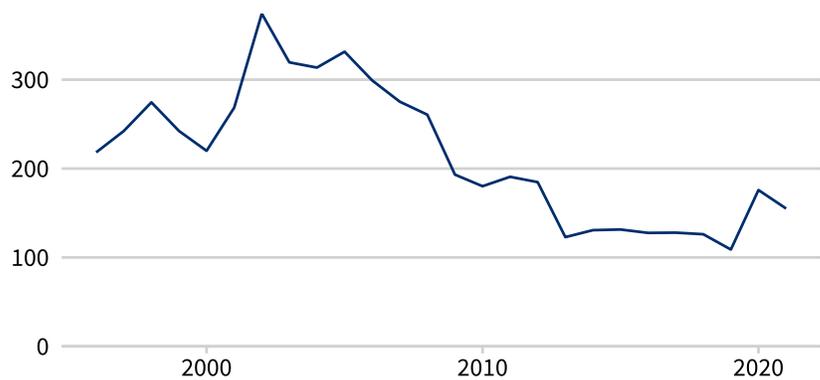
Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$155.0 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$157.6 million. Total reported new lending to businesses through loans of \$1 million or less was \$480.2 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million

\$Million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	19,682	41.1	1,073	91.7	762,152	31.9
Accommodation and Food Services	17,102	62.1	983	93.4	256,976	60.7
Manufacturing	16,247	34.0	572	85.8	924,993	32.5
Retail Trade	11,339	36.3	1,007	83.1	376,712	44.1
Construction	9,484	70.4	920	98.0	654,658	66.0
Other Services (except Public Administration)	8,920	86.8	1,202	97.0	226,845	81.1
Administrative, Support, and Waste Management	8,468	45.8	569	88.5	266,626	49.2
Professional, Scientific, and Technical Services	8,129	63.4	947	94.4	533,298	61.0
Wholesale Trade	6,819	64.0	510	82.3	394,722	62.8
Educational Services	4,087	80.7	156	95.1	108,921	71.4
Transportation and Warehousing	3,919	28.4	308	82.4	175,283	28.5
Finance and Insurance	2,759	37.6	446	85.4	166,829	33.4
Arts, Entertainment, and Recreation	2,599	45.0	181	95.3	52,707	51.0
Real Estate and Rental and Leasing	2,465	72.0	346	89.4	155,096	80.2
Information	1,380	38.9	97	78.2	62,437	32.8
Management of Companies and Enterprises	864	9.4	37	45.1	41,778	4.4
Utilities	174	27.7	10	66.7	17,308	27.8
Mining, Quarrying, and Oil and Gas Extraction	35	30.7	4	57.1	1,983	35.1
Agriculture, Forestry, Fishing, and Hunting	20	14.6	6	66.7	211	4.4
Industries not classified	3	100.0	8	100.0	122	100.0
Total	124,495	46.2	9,308	91.1	5,179,657	41.1

Source: [Statistics of US Businesses, 2019](#) (Census)

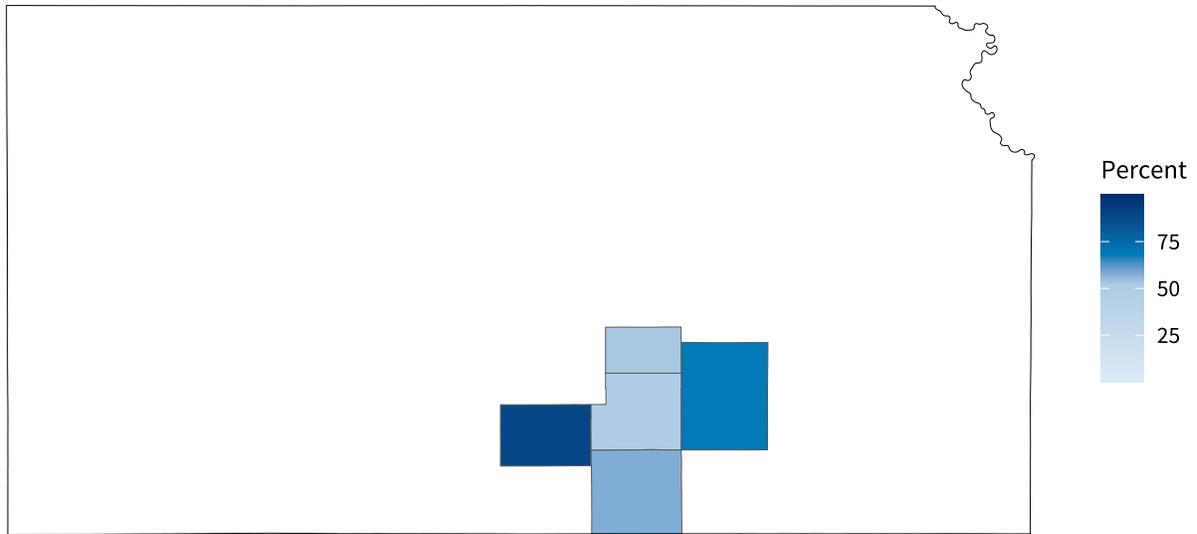
About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. Electronic versions of this and other [geographic profiles](#) are available online. Visit advocacy.sba.gov for additional resources.

Wichita, Kansas

53,562 small businesses
98.3 percent of businesses

132,830 small business employees
49.8 percent of employees



Share of metropolitan area employees working at small businesses by county

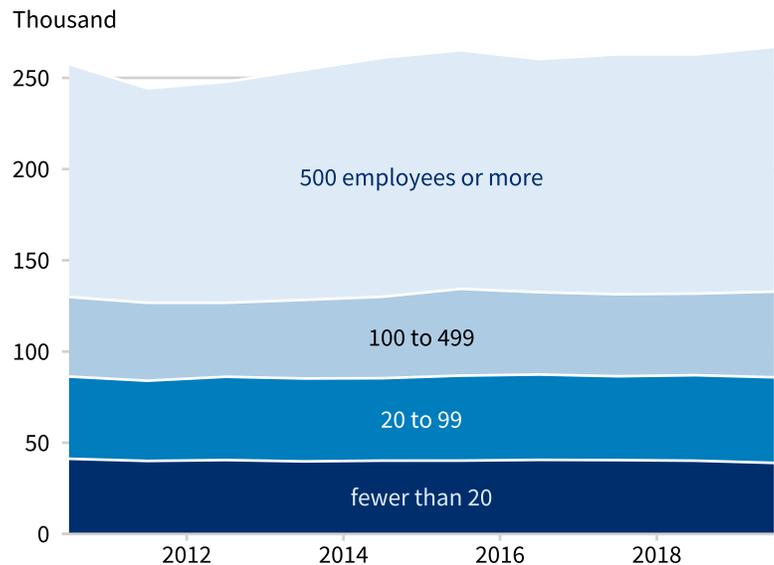
Source of original data: [Statistics of US Businesses](#) (Census)

Metropolitan area small businesses

Businesses with fewer than 500 employees accounted for 98.3 percent of metropolitan area businesses and 49.8 percent of metropolitan area employment in 2019. Between 2010 and 2019, total employment at small businesses rose from 129,908 to 132,830 workers. The industry with the most small businesses in 2019 was Miscellaneous Services, with 6,368 small businesses, including 6,247 businesses with fewer than 20 employees (page 2). The industry with the largest number of workers at small businesses was Health Care and Social Assistance, which had 23,632 workers with a payroll of \$1.1 billion (page 4).

Metropolitan area employment by business size

Source of original data: [Statistics of US Businesses](#) (Census)

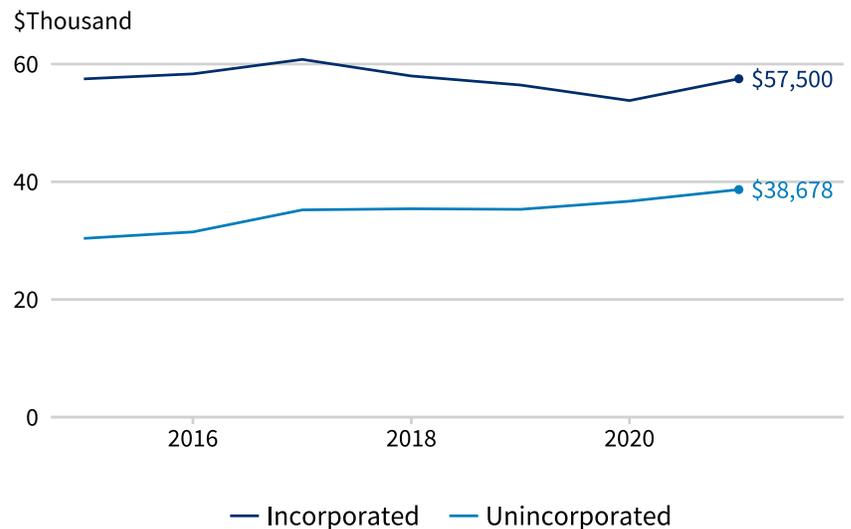


Self-employment

In 2021, 7.8 percent of private workers in the metropolitan area were self-employed, down from 7.9 percent in 2016. The percent self-employed included 2.9 percent of private workers who paid themselves through corporations they owned. The median income of the incorporated self-employed was \$57,500 in 2021, down 1.4 percent since 2016. The median income of the unincorporated self-employed was \$38,678 in 2021, up 22.9 percent since 2016. The median income for all private workers was \$46,838 in 2021, up 12.0 percent since 2016.

Median income of the self-employed by incorporation

Source: [American Community Survey](#), 2021 5-Year Data (Census)



Small business count by size and industry

Industry	Without employees	1–19 employees	20–499 employees	All small businesses
Other Services (except Public Administration)	4,971	1,276	121	6,368
Professional, Scientific, and Technical Services	5,037	965	112	6,114
Real Estate and Rental and Leasing	5,233	527	41	5,801
Construction	4,257	1,247	174	5,678
Retail Trade	4,056	966	152	5,174
Health Care and Social Assistance	3,349	946	273	4,568
Administrative, Support, and Waste Management	3,846	534	110	4,490
Transportation and Warehousing	2,557	268	72	2,897
Arts, Entertainment, and Recreation	2,320	146	40	2,506
Finance and Insurance	1,476	559	67	2,102
Mining, Quarrying, and Oil and Gas Extraction	1,481	146	10	1,637
Educational Services	1,399	109	32	1,540
Accommodation and Food Services	654	625	234	1,513
Manufacturing	669	363	180	1,212
Wholesale Trade	503	313	162	978
Information	458	82	23	563
Agriculture, Forestry, Fishing, and Hunting	401	10	0	411
Management of Companies and Enterprises	*	8	39	47
Utilities	18	6	3	27
Industries not classified	*	21	0	21
Total	42,685	9,106	1,771	53,562

* Not reported by the Census Bureau

Sources: [Nonemployer Statistics](#), 2019 (Census); [Statistics of US Businesses](#), 2019 (Census)

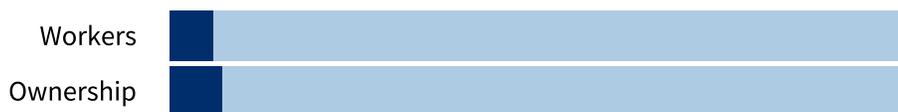
Business ownership share by demographic group

Women



Women made up 46.8 percent of workers and owned 43.3 percent of businesses.

Veterans



Veterans made up 5.9 percent of workers and owned 7.2 percent of businesses.

Hispanics



Hispanics made up 11.5 percent of workers and owned 6.8 percent of businesses.

Racial minorities



Racial minorities made up 17.1 percent of workers and owned 9.1 percent of businesses.

Ownership shares include equal and majority ownership

Sources of original data: [American Community Survey, 2018 5-Year Data \(Census\)](#); [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Business count by owner demographic group

Ownership	Without employees	With employees	Total businesses
Female	17,500	1,833	19,333
Male	22,500	6,456	28,956
Owned equally by both groups	1,300	*	*
Veteran	2,700	*	*
Not Veteran	38,000	9,087	47,087
Owned equally by both groups	250	297	547
Hispanic	2,800	*	*
Not Hispanic	38,000	9,211	47,211
Owned equally by both groups	70	*	*
American Indian and Alaska Native	200	*	*
Asian	1,800	549	2,349
Black or African American	2,100	*	*
Native Hawaiian and Other Pacific Islander	20	*	*
White	37,000	9,189	46,189
Hispanic or Racial Minority	6,700	*	*
White and Not Hispanic	34,500	8,495	42,995
Owned equally by both groups	100	105	205

* Not reported by the Census Bureau; counts include only businesses classifiable by owner demographic group

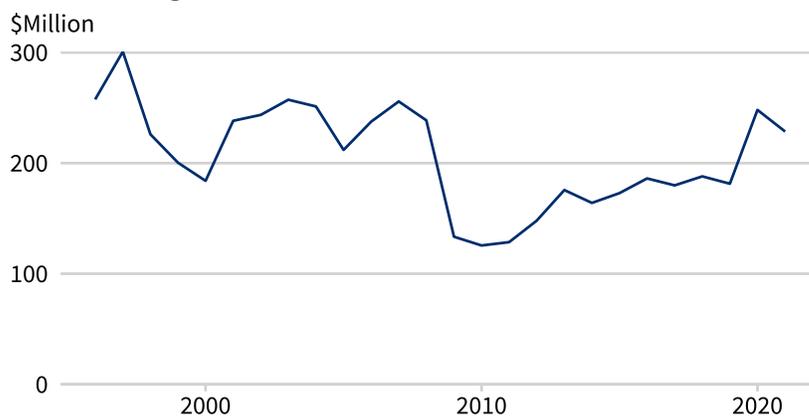
Sources: [Annual Business Survey, 2018 \(Census\)](#); [Nonemployer Statistics by Demographics, 2018 \(Census\)](#)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2021, reporting banks issued \$228.5 million in loans to metropolitan area businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$100,000 or less was \$161.7 million. Total reported new lending to businesses through loans of \$1 million or less was \$691.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employees		Employers		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	23,632	59.0	1,219	94.1	1,072,412	55.5
Manufacturing	15,856	29.9	543	88.3	768,189	20.9
Accommodation and Food Services	14,952	53.4	859	91.8	236,462	53.6
Construction	14,349	87.8	1,421	98.5	727,828	84.9
Retail Trade	10,925	33.4	1,118	84.8	362,105	41.6
Other Services (except Public Administration)	9,957	91.1	1,397	97.6	267,615	88.2
Professional, Scientific, and Technical Services	8,587	65.7	1,077	94.6	452,478	60.4
Administrative, Support, and Waste Management	7,984	53.0	644	90.7	295,572	57.9
Wholesale Trade	5,959	56.9	475	77.6	329,563	48.1
Finance and Insurance	4,722	57.9	626	88.4	251,957	45.1
Transportation and Warehousing	4,282	41.2	340	83.5	202,699	38.6
Educational Services	3,571	70.0	141	92.2	87,494	52.6
Real Estate and Rental and Leasing	2,907	78.6	568	93.6	113,877	78.0
Arts, Entertainment, and Recreation	2,400	52.2	186	95.4	45,271	53.5
Information	994	19.4	105	75.5	50,724	21.6
Mining, Quarrying, and Oil and Gas Extraction	846	98.6	156	98.1	58,254	98.1
Management of Companies and Enterprises	711	8.3	47	42.7	49,413	5.3
Utilities	137	16.9	9	60.0	9,883	14.8
Industries not classified	33	100.0	21	100.0	1,265	100.0
Agriculture, Forestry, Fishing, and Hunting	26	100.0	10	100.0	436	100.0
Total	132,830	49.8	10,877	92.3	5,383,497	42.0

Source: [Statistics of US Businesses, 2019](#) (Census)

About this profile

Definitions of Metropolitan Statistical Areas are those published by the Office of Management and Budget on [July 15, 2015](#), except for statistics from the American Community Survey, for which definitions [vary by year](#). Small businesses are defined here as firms with fewer than 500 employees. Figures and statistics may incorporate approximations because of missing or problematic data. Data analyzed here largely predate the COVID-19 pandemic, which has had [impacts on businesses](#) that have differed by industry, geography, and demographic group. Electronic versions of this and other [geographic profiles](#) are available online. Visit [advocacy.sba.gov](#) for additional resources.

Technical Notes

Definitions of metropolitan areas

Metropolitan Statistical Areas (MSAs) are composed of counties or county equivalents. The Office of Management and Budget periodically revises the group of counties defining each MSA. The most recent releases of Statistics of US Businesses, the Annual Business Survey, and Nonemployer Statistics by Demographics use definitions from [July 15, 2015](#). Those definitions are used throughout these profiles, except for statistics from the American Community Survey (ACS), for which MSA definitions [vary by survey year](#).

Classification of businesses

A single business may encompass multiple establishments if it operates at multiple locations. A business is classified as small in these profiles if it employs fewer than 500 employees across all establishments. Classification by industry is made at the establishment level, so a business encompassing multiple establishments may participate in multiple industries. A business participating in multiple industries would be included in the total for each industry, so the sum of businesses across industries may exceed the total number of businesses.

Effects of the COVID-19 pandemic

Data on small businesses are generally only available with a substantial lag relative to the period they describe. The data analyzed in these profiles largely predate the COVID-19 pandemic. Research indicates that the effects of the pandemic on small businesses have been substantial and have varied by industry, geography, and demographic group. Research from the Office of Advocacy describing the effects of the pandemic on small businesses can be found at advocacy.sba.gov/tag/covid-19.

Data

All data used in these profiles are publicly available and published online. Data and associated technical documentation can be accessed using the hyperlinks in the source notes for each feature. Years indicated in source notes are the years the data describe, which may not match the naming convention used by the data publisher. Where no year is listed, data from multiple years were used.

The populations described by ACS employment statistics vary slightly. Self-employment rates were estimated using values from table B24080 describing the population age 16 years and over. The share of workers who were Hispanic and the share who were racial minorities were estimated using values from table S2301 describing the population age 16 years and over. The share of workers who were women was estimated using values from table S2301 describing the population age 20 to 64. The share of workers who were veterans was estimated using values from table S2101 describing the population age 18 to 64. Median incomes are from table S2419, which describes the population age 16 years and over, and include only income from labor, called “earnings” in the table.

Software

The profiles were created using R with formatting through HTML and CSS. Data visualizations were primarily created using the ggplot2 package in R. Tables were primarily formatted using the knitr and gt packages. Elements were combined into an HTML document using the knitr package. A PDF document was created from the HTML document using Prince XML.

Rounding

Numbers in these profiles have been rounded if they include a decimal point, with the number of digits after the decimal point indicating the precision preserved under rounding. Numbers were rounded using the round_half_up command from the janitor package in R, which rounds up numbers ending in 5. For example, 1.05 would be rounded to 1.1, while 1.04 would be rounded to 1.0.

Imputation

Values were imputed for some features when published data were missing, obviously erroneous, or otherwise problematic. A source note that begins “Source:” indicates that statistics in a feature are as reported by the source, without imputation. A source note that begins “Source of original data:” indicates that the feature includes imputed values for at least one profile.

The map and time series figure on the first page of each profile may include imputed values. In some cases, missing values could be calculated precisely using a combination of reported values for the MSA and its constituent counties. Where precise values could not be calculated, if a missing value was available for an earlier year, the value from the latest earlier year was used. If a value was not available for an earlier year, the value from the earliest later year was used.

The feature that includes the business ownership shares by demographic group data visualization may also include imputed values. Although counts for some categories were often missing, the ownership shares shown in the visualization could still be calculated precisely using a combination of the reported values. For example, if the number of businesses with equal ownership by men and women was not reported, the number of businesses with equal or majority ownership by women could be calculated by subtracting the number of businesses with majority ownership by men from the number of businesses with ownership classifiable by sex.

In the same feature, the share of businesses owned by racial minorities was approximated by subtracting the number of businesses with majority ownership by Whites from the total number of businesses with ownership classifiable by race. This method was used instead of adding the counts for each separate racial minority group because the racial categories are not mutually exclusive and because the counts for some racial minority groups were often missing. The share reported is therefore the share of businesses with half or majority ownership by racial minorities and without simultaneous majority ownership by Whites.

Contact

Any additional information that may be helpful for interpreting or reproducing the analysis is available by request. The SBA Office of Advocacy can be contacted at advocacy@sba.gov.